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ABSTRACT

The texts of four speeches and seven workshop presentations comprise this report intended to be a resource for rural women seeking careers in business ownership and to assist Minnesota's legislature and others interested in helping them. Presentations provide practical, technical, and inspirational information by 18 women with experience and success in various businesses. Mary Hauser spoke on the plans of the Governor's Council on Rural Development with regard to rural women and business. Marlene Johnson (Lieutenant Governor of Minnesota), Joan Anderson Growe (Secretary of State), and Jane Preston spoke on the promising role of women in the economic growth of rural areas. Author Carol Bly's workshop presentations examined women's values, urging women to stand for positive ethical change as they gain power in the business world. Other workshops were "Re-entering the Job Market" by Jody Halghren and "Tax and Legal Aspects of Business Organizations" by Corrine Lynch. Women in the fields of insurance and investment sales, publishing, computer services, interior design, retail business, health care, and community development participated on two panels that described different approaches to business ownership. A footnotes section includes names and addresses of organizations that provide assistance to women interested in starting/managing their own business. (JHZ)

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Rural Women
AN UNTAPPED RESOURCE

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Conference Proceedings

Held May 20-21, 1983, at Willmar, Minnesota
for women interested in starting a business

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Sponsored by the Governor's Council on Rural Development and The Otto Bremer Foundation, in cooperation with:

Minnesota Department of Education, Adult Vocational Extension
Willmar AVTI, Adult Vocational Education
Willmar Community College
KWCM-TV 10, Appleton, Minnesota
U.S. Small Business Administration
Government Training Service

Funding was provided by the following individuals and organizations in the form of scholarships that allowed low-income rural women to attend the conference.

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A very special thanks to the rural women from all over Minnesota who shared their ideas for this conference with the Planning Committee at the Brainstorming Meeting in October, 1982.

The following individuals acted as presiders at the workshop sessions:

Vonny Hagen, Assistant Commissioner, Department of Natural Resources
M. Denise Beigbeder, Office of Community Development, Department of Energy and Economic Development
Glynnis Jones, Program Manager, Governor's Council on Rural Development
Lois Mann, University of Minnesota, Agricultural Extension
Bernice Grabber, Director, Women's Resource Center, Willmar Community College
Martha Greenwald, Executive Director, The Minnesota Project
Steve Enockson, Member of the City Council, Willmar

The following organizations and agencies exhibited publications at the conference.

National Association of Women Business Owners
CHART, Minneapolis
U.S. Department of Housing and Urban Development
Small Business Development Center, Southwest State University
U.S. Small Business Administration
Minnesota Women's Consortium
Small Business Management Program, Willmar AVTI
Mainstay, Inc.
Minnesota Department of Labor and Industry, Division of Voluntary Apprenticeship

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The following record of the conference in Willmar is a beginning...the beginning of an effort to mobilize one of the resources of rural Minnesota...its women.

The Governor's Council on Rural Development and the Conference Planning Committee intend that this record will be used by the State Legislature, educational institutions, civic and business organizations, and others interested in helping rural women help themselves and their communities.

Mary M. Hauser

Mary Hauser
Council Member Representing the Metropolitan Region
Governor's Council on Rural Development

May, 1984

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Contents of this book were transcribed by Shirley Boie from Paynesville, Minnesota. All conference workshops and banquets were taped. Due to mechanical failure, however, some of the workshops held were not recorded and therefore are not included in the proceedings. We regret their omission. These workshops and the speakers are listed below.

"Questions to Ask Before Starting a Small Business" and "Financial Planning and Record-Keeping"
—Pat Cragoe, Public Accountant, Cragoe and Cragoe

"Partner in Farming"
—Marie Clough, Partner in a Farm Business

"How Farm Women Can Work for Legislative Solutions"
—Leatrice Benson, Farmer

"It's a Big, Wide, Wonderful World You Live In; Stepping Into It"
—Mildred Thymian, Farm Co-Owner and Co-Manager; Former Administrator of Agricultural Marketing Service, U.S. Dept. of Agriculture; Former Legislative Assistant to Senator Dave Durenberger.

"Farm Women: How to Survive the Financial Crunch"
—Erlin J. Weness, Area Extension Agent, U of M

If you have any comments or would like further information on this topic, contact the Governor's Council on Rural Development. We are grateful to the speakers and panelists for allowing their remarks to be published in this book.

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Foreword

Like a grassfire in fall, the 80s phenomenon of women seeking careers in business ownership is spreading. The diversity of contemporary American women is reflected by the business ownership choices being made.

The transcript of the conference proceedings, "Rural Women: An Untapped Resource" describes the options before us as we meet demands and identify resources. Attending surely would have offered life transforming experiences. However, the essence of the conference is notably and indelibly recorded here for hundreds of women (and men) to review, study and contemplate.

It is commendable that the conference planners have included publication of this document in their planning. Through it, other business owners in smaller, rural communities and those often invisible, but not silent, partners who influence the rules of the game of business/commerce can share in the ideas presented at the conference.

Nearly every speaker said it many ways throughout the conference—self-direction and self-confidence are fundamental to achieving success, however you might personally define success. In this evolving, "high-tech" world, the possibilities for business alternatives are many in rural America. Minnesota is blessed with natural beauty-an aesthetic resource that can be captivated and cultivated by those who have lived so intimately with the land.

In principle, any who seek business ownership as a career option must fully understand that good ideas need the potential to attract customers. While education and training provide technical competence, common sense will help you know how to look at the untapped resources of rural Minnesota, how to look at the unmet needs of people in a "high tech" world and *how to match your individual capabilities* to those needs and resources.

Everyone who seeks to own a business can be richly encouraged, informed and inspired by the challenging and sometimes differing points of view presented in the following pages. As you read, ask yourself how you can assimilate and apply what is meaningful to you.

Both in my volunteer work with NAWBO and as a consultant to business and government, I have observed that managing resources so that a return is achieved enhances self-image and self-esteem. This applies to men and women. What is important, however, is to note that the opportunity to manage non-home resources has become a viable option to women as it never has before in history.

As you embark upon this adventure or exploration, discover the joy of esteem-image building through successfully managing resources. Plan for and expect success. Don't stop until you've reached your goal. Then, dare to enjoy the fruits of effort—the return on your investment.

Sharon Poindexter
National President, 1983-84
National Association of Women Business Owners

Conference Welcome

MARY HAUSER

Mary Hauser was appointed to the Metropolitan Council in 1981 and was reappointed in 1983. She was office manager for U.S. Senator Rudy Boschwitz's state office from 1979-80. Her first business was started in 1977, a partnership handling estate sales, called The Caretakers. She represents the Metropolitan Council on the Governor's Council for Rural Development. She lives in White Bear Lake where she is a former city council member and currently operates a "bed and breakfast" business.

I'm a member of the Governor's Council on Rural Development representing the Twin Cities metropolitan region. I have also owned my own business. I was on the planning committee that began working on this conference about nine months ago. I would like to tell you about the Governor's Council on Rural Development and how we decided to sponsor this conference.

The Governor's Council on Rural Development (GCRD)[1] was established in 1973 to act as a forum for identifying important rural issues. The council is chaired by the Lieutenant Governor and includes in its membership, representatives from every development region[2], as well as state and federal agencies. In 1981, GCRD identified three major issues facing rural Minnesota and established task forces to study these issues.

The first major issue was how to develop industries in Minnesota that would produce good jobs for rural residents. The council looked at Minnesota's agricultural products and natural resources, such as forest products, to determine what new industries could be developed or expanded around these products. The council members most interested in this issue area make up the *Value-Added Task Force*.

Another issue was how to conserve agricultural land and preserve the family farm. The people on the council who are most interested in this issue (and I am one) make up the *Farm and Ag Land Task Force*.

The third issue was how to help rural small businesses prosper and encourage new start-ups of small businesses. The council members most concerned about this issue make up the *Small Business Task Force*. It is this third task force that is responsible for this conference today.

Secretary of State Joan Growe is responsible for the council's decision to begin looking at the needs and issues of rural women. About a year ago, she noted that the council had never taken a good look at how women fit into the rural economy. At her suggestion, an ad hoc committee was formed and they decided to hold a conference.

A planning committee held a brainstorming meeting in St. Paul in October, 1982, that was the first step in putting together a real and effective network of women entrepreneurs in greater Minnesota.

As planning continued on the conference, a number of things occurred that fit into our plans: 1) Minnesota's first woman Lieutenant Governor, Marlene Johnson, was elected. She also happened to own her own business. In her new leadership role, she is also the chair of the Governor's Council on Rural Development. 2) Governor Rudy Perpich named three women to sit on the Council from areas of the state not represented by Regional Development Commissions—Portia Howe, a farmer from Alden, Region 10; Marion Kershner, a nurse from Fergus Falls, Region 4; and Maerine Pederson, who owns her own manufacturing firm in Paynesville, Region 7W.

We seem to be at the dawning of a new era hallmarked by technological advances, the "information age," new jobs that require brains, not brawn, decentralization and a population shift to rural living. Economic realities are forcing women to recognize that owning their own businesses is a way to create viable employment options in rural areas where few jobs are available to women, and those are often low-paying.

Many women already possess skills and experience (baking, sewing, daycare of children or elderly) that can be formally turned into a business. Statistics show that women business owners nationwide are increasing at a rate five times that of men business owners. Recently, a front-page story in the *Wall Street Journal* confirmed the very same thing—nationwide, more and more women are going into business for themselves.

We knew that women attending this conference today would not be new to struggling to make a living. We knew that the women who attended this conference would understand author Louisa May Alcott who said in 1889 that she was "Resolved to take fate by the throat and shake a living out of her."[1] We knew that the audience for this conference were women who already "had one foot on the running board."

And so, on behalf of the Governor's Council on Rural Development, the Otto Bremer Foundation,[2] and the Conference Planning Committee, I extend a formal welcome to all of you, the women entrepreneurs of greater Minnesota.

LIEUTENANT GOVERNOR
MARLENE JOHNSON

OPENING ADDRESS

Women Entrepreneurs: The Key to the Economic Growth of Rural Minnesota

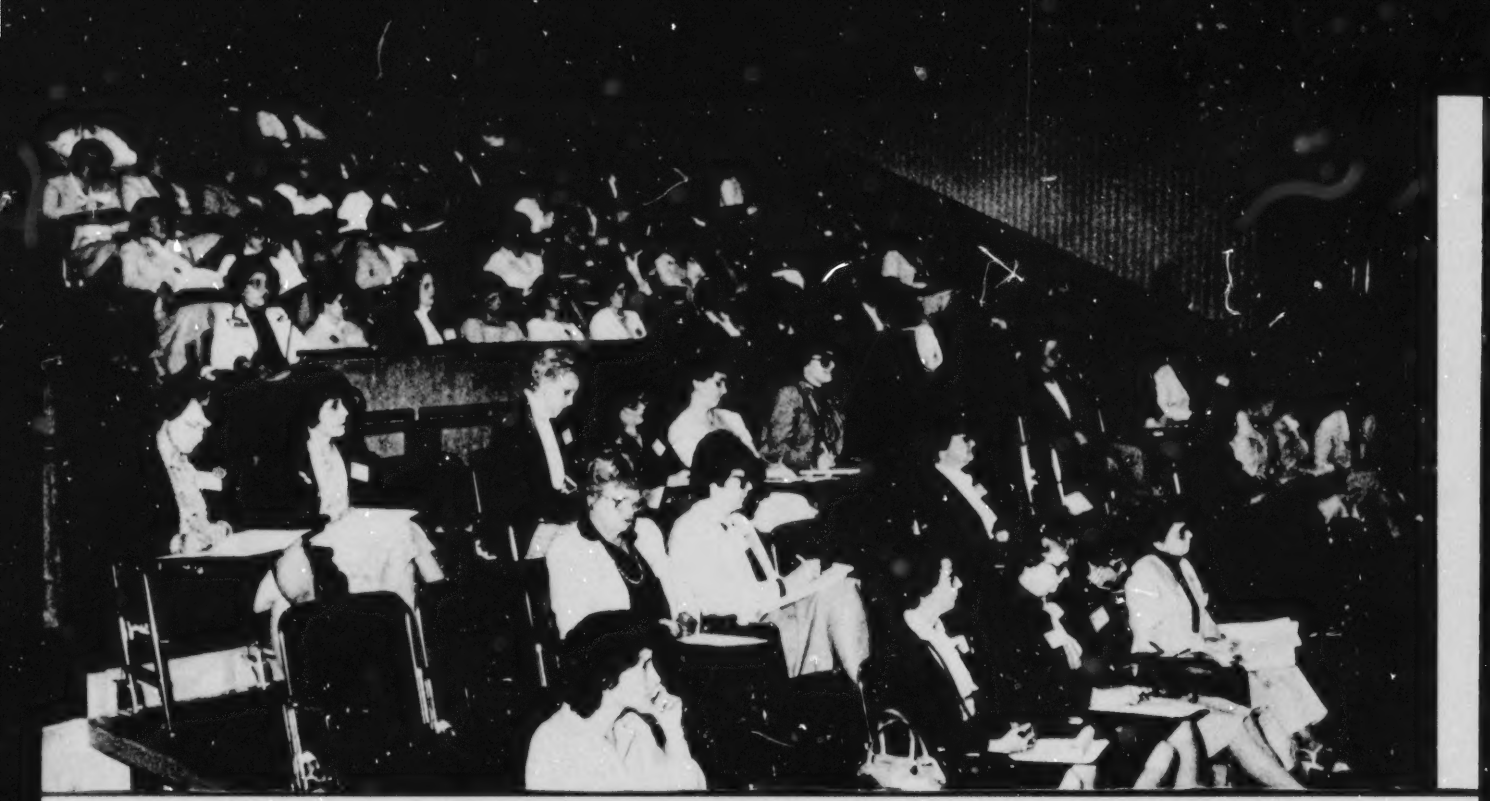
Marlene Johnson grew up in Braham, Minnesota, and graduated in political science from Macalester College in 1968. She founded Split Infinitive, Inc., an advertising and public relations firm in 1970. She is an active advocate for small business issues, women in leadership roles and community concerns. She served as national president of the National Association of Women Business Owners (NAWBO) in 1982. Elected Lieutenant Governor of Minnesota in 1982, she chairs the Governor's Council on Rural Development.

Thank you very much, Mary. It's a treat to be here today. I congratulate all of you. What you are about to do here, in terms of your own future and the future of rural Minnesota, will make a difference. We very much need the effort, energy and leadership that all of you will help to provide in the coming years.

I would also like to thank Secretary of State Joan Growe. She is not here yet, but I won't be here when she is; we couldn't get our schedules together today. I want you to know that I really value not only having her in state government—because it is a lot better to go to State Executive Council meetings when there are two of us—but that we have a focus on women in the Governor's Council on Rural Development because of her leadership and foresight over the last couple of years. We owe her a debt for that energy and leadership.

I would also like to congratulate the conference planning committee. It is an outstanding group of talented women who have put in a great number of hours. Many of them have changed jobs in the course of being on the planning committee. As far as I'm concerned, that has only enhanced both this conference and the new places where they now serve because it has expanded the awareness of the Governor's Council on Rural Development and the role that we expect women to play in the future of that development.

For myself, I am pleased to have the opportunity to be here to show some of my own ideas about entrepreneurship and its value for women and for our community at large.



As you know, it is impossible for me to think about entrepreneurship and small business without personalizing the discussion a bit. My own experience in business was a most rewarding one. Those of you in the room who are business people yourself, as you reflect on your own experience, and for the rest of you, as you think about business ownership, I'd like to ask you to consider these realities:

Historically, leadership in our communities has come from the business community, whether it's public officials or presidents of the hospital board, or the United Way, or school board members. The reality in most of our communities is that those individuals that are directly involved in accumulating and managing capital tend to be the decision makers in our communities. Thus, historically women's absence from business ownership and management has been and will continue to be a systematic disadvantage in assuming broader leadership roles unless we as women actively pursue the wealth of opportunities available in business.

Secondly, entrepreneurship offers a vast array of options that are unavailable in other more traditional business worlds that either men or women may have. Entrepreneurs are people, individuals with an idea and the will and the energy to develop it into a profit-making business. They are people who see problems as challenges, whose interests in effecting change is key; who value independence and power because of the opportunity for expressing their own ideas, influencing others to their point of view and having the opportunity to support themselves financially; and who earn and accumulate capital based in part on their own wit, talent and hard work.

Overall, I consider entrepreneurship to be one of the very best careers for providing maximum opportunities for personal and professional growth. I would like to talk for a minute about what I think entrepreneurship requires of us.

There is a Harvard psychologist and author named David McClelland, who wrote *The Achieving Society*.[5] He says that successful entrepreneurs are those most highly motivated by a desire for power and a desire to achieve. Conversely, they are not motivated highly by a need for approval, or as he calls it, affiliation.

This success model does have its drawbacks for women because it's a model that reflects traits that are more traditionally developed as a result of the way that young men are raised in our culture. On the other hand, women in our culture tend to develop traits that reflect high power, but also high affiliation motivation.

So, the reality is that successful entrepreneurs need to be able and willing to make decisions without a guarantee of approval. For many women, this is an area that we need to be aware of and develop for ourselves. For it is certainly not that all people, women and men, don't need or want approval, but rather that as business people our decisions must be motivated by a desire to do a quality job, and effect change, and be in control of the situation.

But besides a strong mix of power and achievement motivation, I am convinced that the critical ingredients to success and business are high energy, strong commitment, a support system that provides the needed business and personal resources such as you are generating in this group today, and, ultimately, the personal discipline that makes it possible to stay healthy, stay on track, and provide for a balanced life while pursuing the goals of your business.

As an entrepreneur, what ought your role or can your role be in the community? Well, at a base level, and the way the chamber of commerce understands it, you are providing jobs and contributing to the tax base that supports our schools, our social services and our infrastructure. These are very important contributions.

But even more importantly, you will be expanding the leadership base of your community, and of our state and nation. And that, to my mind, is the long view, the big picture if you will, of why all of this makes a difference. Clearly, an expanding financial base is a critical piece, for without financial independence and a growing financial core, women's options will continue to be severely limited.

However, the overriding issue that we must all keep in the forefront of our minds is that whenever a women does something that a woman has never done before, whether in our local community, or state, or nation, it changes things for all of us. Because it means that women's reality for their own future has new options. It means that the subtleties of decision-making will more readily be interpreted for and shared with all the people. It means that the life experience and the language of women will be part of the decision-making and the discussion process where it wasn't before. And what it means for our communities, our state, and our nation is that we will have helped unleash a wealth of previously untapped talents, energy, and the ideas that are critical if we are to meet the challenges facing us today.

I'd like to extend my personal encouragement to each of you to try things that you haven't tried before, be that entrepreneurship, as you are here to talk about this weekend, or another adventure of your choosing. In fact, try things that you may even believe you can't do. Take that risk, because in my experience, it is the best way I know to learn something new about yourself.

You will find strength you didn't know you had.You will undoubtedly be in many situations where you have the opportunity to reach out for something new, very much like I did when I decided to run for Lieutenant Governor.

I encourage you to take the opportunity to find strength within yourself. Remember as well, as I have learned many times over the last several months, to get support from your family, your friends and colleagues, such as those here, those people who believe you can achieve, who encourage you even when they're not sure that you can do it.

It makes all the difference. For those times when you reach your goal, they are there to help you celebrate. For those times when you have the inevitable setbacks—and they tend to show up in the best of plans—those people are there to help you value the experience and figure out what comes next.

So, what does all of this mean for our collective future? It means that each one of us, that each of these new efforts, is another step of the journey, many of which will be yours to take. Let us join together today, this weekend, and the coming weeks in supporting each other as we begin our individual and collective new journey. Thank you.

orkshop Presentations

CAROL BLY

Women's Values: Old Ones, New Ones, and Those Yet to Come

Carol Bly spent 23 years as a housewife and mother of four from Madison, Minnesota. She has a B.A. degree from Wellesley College and has done graduate work at the University of Minnesota. She is a nationally published poet, essayist and author who frequently lectures and teaches around the state. She is a 1981 recipient of a Bush Foundation Fellowship. Her book of essays, **Letters From the Country,** *was published in 1981 and her story "The Dignity of Life" was published last year by Houghton Mifflin in the collection* **Best American Short Stories.** *She owns Custom Crosswords and lives in Sturgeon Lake, Minnesota.*

One thing I would like to say at the beginning, because this is a business meeting, is that I do run a small business called Custom Crosswords. I thought it up while I was in labor with my third child. I thought, "I bet there's money in that, my gosh!" And I never got it mixed up with my ideals at that point. I remember thinking that childraising is the most holy and gorgeous thing that nature gives us and that religion and fairness and justice are the holiest things that culture gives us. And then, third, one of the most interesting experiences in the world, I bet, never having done it, would be to make a pile of money running a small business.

As we make changes, and women do make changes, we make changes in values. And whenever we make a change in values we tread on people's toes just naturally. That is the natural course in making changes. It's good to learn to tread on people's toes. When they say, "You just tread on my toes," or, "The fur has just begun to fly," or, "The chips are beginning to fall," you explain, "Yes, that's right. That's what happens when ethical change gets made."

It's also the kind of thing that happens when unethical change gets made. But for the moment we are talking about making good changes because we are talking about values. So, what I would like to talk about today is women's values as we have looked at them generally.

In this case, I hope you will interrupt right in the middle of the talk. It's terribly important not to stick with old values that are bad and it's very possible that one old value that is bad is listening politely all the way to the end of the speech. Hitler made a good many speeches in May of 1933 and we all would have been very grateful had some German stopped him midway. So, there is a lot to be said for interrupting.

I'd like to divide the values into three groups—the dead ones, the live ones that we should hang onto, and those that are still to come, which we may have already had half-consciously, but which we haven't given very much emphasis to.

The hardest thing to do when we are changing roles and going into business or going into something that we haven't been doing, or changing governments, is not to become a revisionist. And I would like to ask today, particularly since we're into practical things like trying to make money, to be sure that we don't become revisionists.

Now, when you make changes you do either of two things: one is, you become a reformer. You come in and do something a lot fairer and kinder and better and more practically than it has ever been done before. Or, you come in as a revisionist, which means that you start the revolution okay and you kill all their corrupt cousins and people that are the commies and you put in your corrupt cousins and you put in your government which then just takes the rights of their old bad government.

In other words, as we enter the business world, let's not enter it and take as a matter of course all the bad things there are about the American business world. There are a lot of horrible things about business, and there are a lot of wonderful things. As we come in, let's not just adopt the whole thing and say, well, that's how it is. We have to render unto Caesar what is Caesar's and if that's how money is made, then we'll have to make it that way, no matter how dreadful it is.

Let's try to do some reform instead of revision as we enter business. I think it is an important thing to do. When mental patients are getting well in a hospital, one of the things that happens as soon as they want to get out, one of the contingencies that they face, is that they must be cooperative and help the other patients. Now that's not a value they went in there for. If you go into a mental hospital because you have had a breakdown or need mental help, your value that you went in there with was "I want to get well" but they add the value and say, "Well, that's okay for you, but we have a community value here that we want you to absorb" and the community value says, you help someone else get well, not only because it will make you well faster, but because that is our value and because we're just saying be better than you were.

Have the experience of being better than you were. Don't be a revisionist. Don't just get well and go back into the world as it is. Go back as something different, something added, like a value added. It's a very good idea and I think we should do it as we go into business.

Howard Pile wrote that wonderful book for kids, "The Wonder Clock." There are 24 stories, one for each hour of the day, and he tells a story in which four people decide to go into business together. The most notable one is the one where the rooster overhears the farmer saying, "We're going to cut the rooster's throat tomorrow morning, because he wakes us up at all the wrong times and anyway, he's a nuisance." And so they're going to eat him the next day.

So the rooster goes down the road to make his living. He is joined by a dog, who is also going to be killed. Then they're joined by some other animals. Eventually, they are joined by a goose and they go out in the woods together. Further down the road, a fox joins them. The fox says, "Where are you going?" and they say, "We're going out into the world because the ways of the world are very cruel and the ways of the world say that the rooster is going to get his throat cut tomorrow and the ways of the world say that the goose is going to be plucked for her feathers tomorrow and we don't have a liking for that so we are going to go out and make our own world." And the fox says, "Good, that's a good idea, I'll go with you." Well, they should have smelled a rat, but they didn't.

So they went into the woods together and they lived alright for awhile. Then the fox told them he decided to marry the goose, which he did. And he said to the goose, "You know, brother rooster makes an awful lot of noise with his crowing. I'm going to go over and have a word with him." And the goose, as Howard Pile said, did as all wives do, she agreed with her husband and she said, "Right, go over and have a word with him."

And so the fox did go over and he said to the rooster, "You make too much noise," and the rooster said, "No, I don't, that's in my nature." And the fox said, "And it's in my nature not to enjoy the noise you make." And the rooster said, "Well, I can't help that, making noise is my nature." And the fox said, "Well, I think you better change your nature," and he bit the rooster in the neck and went home.

The goose asked, "Did you talk to rooster?" He said, "Yes, I did." And she said, "Is it all arranged?" and he said, "Yes, it is." And then a little later the fox wanted some feathers so he could lie down more comfortably on the stone floor. He said to the goose, "Would you give me some of your feathers?" She said, "No. When I came away from the farm house it was because I didn't want to be plucked. Those feathers are mine." And they had a foreseeable kind of conversation which ended up with the fox eating her and he slept comfortably afterwards.

And then Howard Pile said, "It is important to remember that the ways of the world are the ways of the world whether you are in the wild woods or whether you are back at the farm." And it's for us to decide whether we like the ways of the world or whether we don't and I think we should say that probably the ways of the world are 87 percent nice and they are probably 13 percent very bad. And let's not support the 13 percent anymore as we go into the ways of the world of business.

So, if we added up the vices and the virtues that are associated with women, we'll find that if we look at them very hard we'll find that we are geniuses as prisoners or people out of power. Do the powerless or prisoners have virtues? Yes, they have some virtues and some vices and we should have a look at each one of them.

I would like to suggest to you that some of the wonderful qualities associated with women are really wonderful qualities associated with people out of power, without the corruption of power. One of these is a wonderful relationship consciousness, a wonderful ability to develop relationships. That's the oil between two stones, isn't it, to have the ability to get along in a relationship? It helps other people come forward. It's the person who's rather open and receptive and says, "Oh yes, and then what was your feeling about that?" And the other person says, "My feeling was very strong," and so on and then the woman says, "Right, and how would you like to respond to that?" and so on.

Women are the world's emcees. The endless emcee of panelists is the role associated with women. It is also associated with people who are not being asked how they feel or what they think about things. But, is this a virtue or a vice? Well, in the right place, it's a virtue. It nourishes young children and makes them feel important and it has nourished that thing called the male ego.

Another thing associated with a virtue of the weak, or a virtue of women, is receptivity to ideas. When I was in labor with my third child, as I told you, I was talking with one of the supervising nurses. Now the nurse thought that she was supervising the delivery. She did not know that she was supervising an incipient business.

At one point I told her, "I'm going to start a business, I think, in which I'll make tailor-made crossword puzzles for people." And she said, "Right, and now would you try rolling over on the other side." In other words, she was not receptive at that point. And none of us are receptive at all points. But it is wonderful to have the flexibility which has been associated with wives and mothers, of being receptive to a job which you yourself are not doing.

In other words, traditionally many times a women is doing a job in the house and a man comes and says, "I just had a wonderful idea," and instead of saying, "Well I'm doing the dishes right now," or "You tracked in mud," she will say, "Yes, what is your wonderful idea?" And that takes tremendous flexibility and receptivity and it's very valuable in business and it's very valuable elsewhere.

Often when you go to a business meeting, two or three people will have made an agenda for the meeting, but a fourth person down at the end of the table will say, "I had a wonderful idea just now." That idea will be just as strange as the idea of crossword puzzles is to the idea of delivering a child. And it takes tremendous flexibility to say, "Oh yes, you have, what is it?" and hear it. And that's very important and that is a wonderful thing. But, traditionally, it belongs either to feminine roles or it belongs to the role of the person not in power. The chairman or the person in power is likely to say, "Well, that's not on the agenda for now." And sometimes that has to be said, too. So, let's have another look at that, receptivity to ideas.

The third one which I have half-mentioned already is building other people's egos and that's purely on a superficial level. It is good manners and it is associated with weak people who have to use good manners or they will be slapped. It is associated with young people who have to use good manners or they will be disciplined. It is associated with people that were brought up carefully who have good manners by habit and it is associated with women on a slightly deeper level of knowing that if they are extremely courteous and if they do not sneer, someone else's small ego won't be smashed.

Now a very bad thing occurs in the Middle West, and I'm going to say it straight out because it is so terribly important. It may be equally bad elsewhere, but I have only lived a few years in the East and only one year in the West and only one year in Europe, and I didn't really get [illegible] for it in that short a time abroad.

A very bad thing that we have is what I call the Great Midwest Sneer. Now, I didn't invent the term. It was invented by the poet James Wright who was born in Martins Ferry, Ohio, and he sneered at all humanities and at all poetry and at all of the invisibilities that Catholics praise or things invisible as Protestants call it. He was brought up to sneer at all those things. He was learning to do tool and die casting just because it was a living, not because he loved tool and die casting, when suddenly a great teacher said to him, "Stop sneering. You are sneering at your own soul." And he became, easily, one of American's five best poets in our time. But he needed someone to cut through his habitual sneer.

I have to protect young writers, as part of my job as a teacher and as an occasional judge of writing contests, all the time from the sneers of their neighbors. And all of you here, if you are in the business of starting businesses or changing your life in any way, certainly you have had some experience with The Great Sneer. "Oh, you're going to start a business! Big deal. J.P. Morgan, wow. Can you lend me a thousand?" All those jokes, just pathetic.

And we need a way to answer that and we need to learn never to do it ourselves. Sneering belongs to the powerful, yet also belongs, ironically, to those who are extremely weak. They feel that if they sneer, they are getting support from their peers who also sneer, and that they and their peers are quite right in putting you down because you are trying to do something with hope. And they have taken up the hopeless stance and all people who have taken up the hopeless stance are very quick with the sneer.

So we need, as we go into business, let's say that 87 percent. (I always use the same figure because I can never memorize figures. So I memorized 87 and 13 because they add up to 100, and I just use the same ones, and I don't get any more quarrel with that statistic that most people that have correct statistics get, so I just stay with it. It's called creative statistics.)

Let's assume that 87 percent of you in this room are going to make an awful lot of money and get an awful lot of what economists 30 years ago used to call "psychic income" from your dream. That is real satisfaction and enjoyment. If that's so, then let's hope that 87 percent will always remember that they could have been the 13 percent and let's not sneer. Let's put away the Great Midwestern Sneer forever, if we possibly can.

And the last virtue, or vice, depending on which it is—I think it's a virtue of the weak, the ones not in power, of the non-bully, and also traditionally, therefore, of women—is the great genius of asking questions. Marlene mentioned some of that when she said she wished she had asked for advice earlier in the game.

Asking questions of anyone who has just made a statement is the most wonderful virtue and it does a lot of things. It's also practical.

If someone says to you, "Given what you're going with there in western Minnesota, say that you have 160 acres and you're going to put 80 into the PIK program and you're going to do something or other else with the other 80 and you're going to try some special fertilizer on 30 and you're going to do this and you're moving very fast. Where can we fit in an ortho chemical plan on the remaining 20 with a 15-acre option for the next 10 years?" You will have some questions like that.

It's a great thing at that point to smile a lot and say, "Let's get on with that. Tell me more about the options ten years up the road." Now, we don't even know what they meant by the option five years back down the road, but never mind about that.

It's good to know how to ask questions. What it does is enable someone to come closer to you. I'll give you an exact true thing that happened two weeks ago. I was emceeing a humanities program of sorts and someone from the audience said, "Now for all the people in this room who are Christian Imperialists, I would like to make this point," and he made his point.

It's a wonderful, loaded beginning. It's very important when someone comes with a point like that and we're not quite sure what he means, to be able to come back and say, "Let's have an explanation of Christian Imperialism. It sounds like something I could get into or something I couldn't get into." It's a very good thing to ask questions.

It's a very good thing to be able to draw somebody else out, to gather more information, and to ask certain kinds of questions. As business people, let's say that we're of two minds. We're going to be business people and we're going to be ethical people. So, let's say when we ask a question it will be an ethical question. Here is one I would like to suggest to us forever. I love this question. I forget to ask it most of the time. The question is this: "If we do this, how will it be for the others? What impact will it have?"

Environmental people and humanities people are very used to asking the question, "Who will the impact group be? What will the likely impact group be?" And they don't mean by that, the group for which the project is being founded. It's another group that may be affected in some way by your project that might not be good. Such as, if we're going to have acid rainfall, the impact places will be where that acid rain falls. In other words, we would want to know who would be hurt by anything we do. A wonderful question to ask.

It's one that we wish major businesses back in 1890 to 1920 had asked about 500 percent more often than they did. Now, we can acknowledge, as the fox did, that the ways of the world are the ways of the world, and if you want to make an awful lot of money in business you accept the fact that some chips are going to fall here and there. But the chips needn't be so large. And so let's not join them if we possibly can avoid it.

Those are some values that we can drop.

You know that women get interrupted two and a half times for every time a man is interrupted in public places. Someone once told me years ago, "You speak far too fast and you certainly read too fast. What is the matter with you?" And I instantly, having done some group therapy, said, "There is nothing wrong with me. It's wrong with you." But I did ask myself what was wrong with me afterwards, and I thought I bet it's that I'm trying to say it all fast before someone interrupts me. And it might be so, it might be so. So, if there are certain values we want to drop because they are a sign of weakness then there are also certain things that we want to hang onto.

The first one is the nurturing and the sheltering of the young. As long as we divide roles into men's roles and women's roles we are going to have women sheltering the young and we will have the men free to achieve and compete with each other. I suggest that this is psychologically very unhealthy for men. To the extent that that pattern has already changed, it has been wonderful for men. It has been wonderful for them to have to balance the "forget them, I've got to achieve, I've got to compete, I've got to not affiliate, I've got to ride over the top, I've got to do that, I've got to win, I've got to." All of that terrible pressure that gives men all those heart attacks.

They're forced not to break with that and say, "I've got to achieve, I've got to win, I've got to out-wit this person, I've got to make money here, I cannot fail, I cannot fail, I've got children, etc." Men need to say, "Here is a young person who needs a relaxed, sheltered place, for whom competition isn't a nourishing thing. This child doesn't need to be filled in on what the problems are in Nicaragua. This child certainly will not be helped by being dragged to the Minneapolis Institute of Arts either.

The child has something holy inside him or her that wants to be brought out and that's my job for the next three hours. I don't have to compete. I don't have to beat somebody. I don't have to win. I have to make a win-win situation with this child. And the win-win is not between me and the child, it is because the child doesn't see herself or himself as all that child might be."

All the potential, all the stuff that the neighbor used to sneer at, it's inside that human being. Maybe that's the child that's going to give us world peace. How do we know? That's a job, that's a nurturing job that used to be considered feminine. I don't think it's feminine. I think it is just a wonderful ability that human beings have. We have done it wonderfully, to some extent, 87 percent wonderfully, and I think it would help for men to do so. It would help us women not to nurture all the time. There is a part of every human being that wants to be tough as nails.

When I lived in Paris, day after day, I did business with a civil woman who each morning said to me, "Bonjour," and I said, "Bonjour, madame." And each day I bought something from her and we exchanged the news and then one day she tried to cheat me. She tried to give me the wrong change. It was the time that the franc was changed over and one new franc was worth a hundred old francs and she gave me the wrong change.

I couldn't believe it. I thought, "She's a mother." I knew this because I had had conversations with her. "She's a mother!" I thought. And she was going to cheat me out of 9,000 francs. So, I said, "You made a mistake" in my best French, which is appalling. And we kept up all this tremendous politeness and she said, "You're mistaken, madame," and I said, "Indeed, it's you, madame." We kept this going. Then finally, I realized that there's a part of her that wants to cheat because it's fun to cheat. I have it inside of me too and someday I'm going to cheat somebody, too. So I said to her, very carefully in my schoolgirl French, "Would you like that I should call the police and I will ask the police who is right?" And all of sudden she turned red and she said, "Oh, I excuse myself, madame. I excuse myself. Here is your change."

I never went in her shop again; I was so horrified. But I thought about it a lot and I realized that the church, for example, was right in saying that we have got all of this stuff inside us. A part of us just wants to turn in a perfectly good working friendship every so often and sell it off for 9,000 francs. That is what she was going to do. It's good to know that that's in there. The reason it's good to know is that then we can build up a trust with people we'll have to do business with who are not all, they're not even 87 percent really wonderful, honest upright people.

Often we have to have conversations with people that we don't respect and we'll eventually have to sell a product to people that we don't respect. Well, that's alright, we know we're not God. We know that someday we may turn in a perfectly good relationship for 9,000 wretched francs. It's good to know that. It's good to understand that all that negative, non-nurturing and somewhat blasphemous, anti-human stuff is inside everybody, and not just inside men.

We have a genius, if we're women, to work with grim outcomes. We know that all the stories don't have a happy ending. I don't know where that comes from exactly, but it's a wonderful ability to have. It's a marvelous thing to be able to stall around entertaining data that are not very encouraging and to look at things in a very tough way and say, "Likely this won't work and likely that won't work, and if I do this, I will arrange all these forces over here against me." That's probably going to happen.

Mothers know those things as they send their child to school. As you wave goodbye to the child climbing on the orange or yellow school bus, here are all the thoughts going on at one time: one, my child is delighted. She was going to go to kindergarten which was going to be new and exciting. She thought all her friends were going to be wonderful peers and carry her into a magic world. They didn't. She thought that her teacher would be God. The teacher wasn't. Wasn't even 87 percent God.

She thought that she was embarking on 12 years of spiritual growth. She thought that they would take a deep, abiding interest in her inner abilities and bring it out in every way they could. That not one of those teachers would be slightly neurotic and would want to do a power trip on her. She never guessed that somewhere along the line perhaps one of them would be a behavior modification person that would like to break down her enthusiasm just a little bit because it was Monday morning and everybody was feeling cross.

She had none of those ideas in her head, but I had them all in my head as I saw her get on the bus. All the time I kept smiling and saying, "We'll get some good out of this thing, we'll get some good out of this thing."

It's good to be able to handle a lot of grim data. It is very good for those of you who are younger than I am now to handle grim data because we are in a time when it's very hard to make money. It's very hard to start businesses. It's very hard to have confidence in the foreign policy of the United States and other nations. It's very hard to have a lot of easy confidence these days. You have to have more guts than you have confidence. And, therefore, it's good to be able to look at tough stuff and it's good not to say, "Well, I guess that's not nice to think about those things, or if I was really nice, I guess that I would have more faith." Because it's not true. It doesn't make you nice to be naive.

If we have some values that we haven't looked at, but we would like to keep, we can call them values still to come. A value or an ability or an asset is only good if it's being talked about. For example, a person could be brave and honest for years and years and years and somebody would say, "Look at that person. That person never got caught swiping anything from the school cafeteria," and the others would say, "Yeah, he's smart." Now if the value of honesty was around they wouldn't have answered, "Yeah, he's smart," they would have said, "Yeah, he or she is honest." And it would be a value because we put a word on it.

Women have two traditional values that I would like to bring out that have not had a name put on them very often. One is bravery. I would like to draw to your attention the underground agents on the allied side during World War II, those who were caught by the Nazis, or by Gestapo and were forced by torture to talk. Their record is, according to several sources, just as good as men's records. Those women sat alone in basements where they were tortured. They weren't with others, they got no peer support.

Back home nobody knew, and in many cases their own intelligence agencies didn't know. They stood somehow for all of the freedom of the non-Hitler world by themselves under exquisite pain for long periods of time from five minutes to an hour to several days and in some cases, weeks, before dying, before talking, or before being let go.

Some statistics suggest they did better than men. I feel wary accepting that, but I don't feel wary about accepting the fact that they did as well. So, bravery is a value of ours and let's hang onto it. Start using the word saying that so and so was a very brave woman, very beautiful, very brave, very gutsy and very full of vision, whatever it is. Start thinking of bravery as something that belongs to us or can belong to us. It's not a natural value, it's a cultivated one. You have to work at it.

The second one of that kind is the habit of envisioning things with mental imagery instead of following logic. We hear a lot of talk about linear masculine thinking these days. It's very fashionable to say, "That's just linear masculine thinking, cause and effect, going in a line." If you do this, then that will happen, then that will happen, then that will happen. That is very out of style now.

What is in style is to be intuitive and what's in style is to think in terms of left brain and right brain. Now, actually, the magazine that first brought out this idea of left brain and right brain has now done a doubletake and has gone back to look at more statistics. They now feel that much of what counted as really good intuitive thinking was simply vague thinking. I was pleased because I often found myself being accused of being too left or right, the left being intuitive and the wonderful one, and the right brain, the bad one. So I found this thing in the magazine *Brain Mine*, which is Marilyn Ferguson's magazine, that the right brain often isn't as holistic as it has been credited with. It is really just vague sometimes. When called for specifics, it won't come forward, and that sounds holistic. Let's see if I can give you an example of intuitive thinking.

Here is one that C.S. Lewis came up with. Someone said to him, "I don't have to study theology" and Lewis said, "Right, you don't have to." And this person said, "I've got God in my backyard." And Lewis said, "Right, he's in your backyard. What's he like?" And up to then that person was holistic. And then suddenly they just were vague, and he carried it a step further. He said, "You may love the sea." The person said, "Yes, I love the sea, I love it."

And then he said, "Don't ever get a map of it, just stand there and love it, but I'm going to get a map of it because I'm going to sail it to all its different edges. I am going to drop plumb lines down like Mark Twain and I'm going to see all its depths." That's the difference between gathering information and being holistic or just being holistic and not gathering information. Envisionment, though, does take drawing conclusions from all different kinds of surprising sources. People who are used to relationships and used to right brain-thinking tend to be good at it. So, let's keep it on as a good value and also as a future one.

What we need to do to change is to have very high expectations. Here is why. A wonderful book has been written recently by Elizabeth Janeway[6] talking about the magicalness of power. We feel that those in power have somehow always had it and that somehow they always will. They have a sort of aura about them or an ambience of power. We have to break through that ambience, because it's false magic, it's not real magic.

What brought up the sense that things can't be changed is that for many years nothing was changed and here is an example. For years and years people only experienced change as envisioned by hostile forces. Terrible troops would come through and wreck everything you had, tear up your civilization and all the rest and that would be very distressing. All of the other changes were imperceptibly slow. So, what was good was non-change.

Non-change appeared to be something to do with God. Anyone who was into non-change, who was supporting the good old way with the golden era, seemed to be closer to God than the people who were suggesting changes. Therefore, we have a holy feeling that has to do with saving the way things were. But in fact, in our time, it isn't worth doing because we have many changes that are physically very fast. Some of them are simply wonderful and let's go with them. So, envisionment needs the high expectation that the change will be good and if someone says it won't, then, you've got the sneering neighbor again.

So, I would like to arbitrarily suggest these five values for western Minnesota. In fact, I suggest them for everywhere, but I think of them especially in western Minnesota because I spent most of my adult years so far in western Minnesota, so forgive me if I make them somewhat local. And now I suggest that we all think about that very seriously and see if we wouldn't like to incorporate them into our ethical thinking.

First, that we keep a high consciousness of both injustice and justice in every situation. Bring it in even where it doesn't seem to come easily in certain instances. Simply ride over the sneer on that one. Let's keep this consciousness of justice, not just carrying signs around outside places like Honeywell. Let's not make it a labor union thing. Let's do it on the upper drawing room level. Let's have it where we hear something gross being said in a living room by nice people. Let's be the ones that say, "Wasn't that kind of gross, what you just said? Wasn't that very hard on the third world," or, "Didn't that really insult millions of women whom you haven't met and don't know anything about?" Let's have it right there in the drawing room.

That's going to take a new kind of bravery. Nearly everybody who wants to talk about justice chooses to drop down a social level to do it in. All sorts of college kids, for example, are awfully good at standing around dressed up in bib overalls carrying signs, and not so good at going home and talking to their natural peers, other college kids. In other words, it's easy to do something outside your own sphere.

This will be a new kind of bravery. It will be a new kind and if it comes with women, more power to us. I don't know that we'll have it. I don't believe in much difference in bravery between men and women. The bravery is something we develop individually and it doesn't seem to have much to do with sex. But what if we all came in with it, that would be a wonderful thing. It means thinking all the time, as I suggested before, of who's being hurt in each case. Is somebody hurting if I do this? If we make a phony product, such as those crazy cheese things that aren't cheese. They're sold in plastic bags. Somebody just sold several thousand pounds of those to Switzerland.

An American has sold several thousand pounds of fake cheese to the Swiss. Now that is the last word in entrepreneurship, and nearly always in a drawing room that gets a laugh. But actually, if you think about it, it's appalling. It's like the 19th century British mine owners who ate large dinners in front of the glass windows and people like Dickens noticed that. A starving boy would press his nose to the glass and somebody would notice that the boy was looking at their food and he would call the club secretary and say, "Get rid of that nasty little wretch out in the street. He's spoiling my supper." And they would go chase him away. That's because they didn't, in their upper-class places, fight consciously for justice.

Let's stop the crookedness in American business, and there is an awful lot of it. It's very discouraging to kids and it's very discouraging to teachers trying to teach kids. It's very discouraging to parents. It's a break in trust. We can't do business, just as Marlene pointed out earlier, but we also can't live with all that added stress of not trusting.

Let's stop the crookedness. It's not smart and it's not attractive. It's not lovely and it's not particularly feminine in value. I'm not even sure it's practical, though it may be in the short term. Let's stop it anyway by insisting that our communities teach honesty in the schools. We should use that word, square as it is, and we should name names of large entrepreneurs, famous firms and famous vice presidents and presidents of firms who are crooked. Let's let those names be known to our kids just as our kids know about Nero, fiddling while Rome burned. We're willing to use that name, so let's use the name of crooks and make it known that it's not admirable. We can do that. It will start a sort of a depression of crime and that will be most helpful.

Let's spread the word that education is for your whole life to bring out everything inside you and not just for the job. A reason to do this, for those interested in business, is that the top 43 percent of most executives are educated in humanities, not in business schools. The humanities, the bringing out of all the possibilities for thinking of alternatives, of being able to talk cheerfully with people of different views, of being able to entertain grim data, being able to not have a solution right away to every problem. All those abilities we learn if we are educated for life. We don't learn them if we go in for highly technical training only. Highly technical and humanities training together is the happy thing. Let's push that very hard so that our children can be more expressive.

The fourth point that I would like to make is that one-third of the world's work probably should be unpaid. Women, particularly women from rural areas, know how wonderful it is when a town has a lot of volunteer work. A town, in fact, is just about as good in Minnesota as the amount of volunteer work that it gets done. It's a marvelous thing to have a big body of people who will serve a funeral free or will sew the costumes for the kids' play.

All of that free work that the people do in the chamber of commerce for one another is the great thing that holds them together, not the fact that they make money somewhat in competition and somewhat in cooperation with each other. It's not that—it's all the free work that's done. As we hit an economy where apparently there isn't enough work, there is no reason why people coming into the business world, joining chambers of commerce, couldn't say, "Look, we've got, in this town, one hundred to two hundred people. In this town also we have this, this and this." Or, "We have heard that the kids are doing their school jobs without the proper equipment."

Most school plays, for example, are put on with abominable sets. The scenes are no good, there is no money, there is no time, the kids are overworked, the faculty member that has to direct the thing is overworked. They can't do it right. They can't put out a good play. It's not lovely to look at. The costumes are horrible.

Let's organize the volunteer work to cover the needs of the town. That means that we have to start respecting people who do volunteer work. We can do that by simply having an ethic toward volunteer work that is slightly different from the one we have now. You know what the one is now. Somebody comes up to you and says, "What do you do?" and you say, "Well, I'm interested in various community things." "I mean what you really do," they say. And then suddenly you have to say, "Well, I'm worth $13,600 on the market." Then it's real. We need to stop that. We need to have a thing where a common project, which won't pay very well, goes forward anyway with a lot of publicity attached to it.

Now, this is not an idea that anybody is hanging onto very hard right now. There is one futurist running around saying that we really don't have to have mass employment. What we need is dole pay so that people can live and then there are all of these other wonderful projects and ways to spend the time. And there is another futurist going around saying something else. He says if the machine does the job perfectly well, why in the world should a man or a women be doing it. In fact, if a machine can do it, it isn't even suitable for a human being. The question is, no one up until now has envisioned all these something elses human beings could be doing. So, let's do it. Let us do that envisionment for volunteer labor, and figure that maybe one-third of everyone's time will be in it. That would be a great thing.

And the fifth and last point that I would like to make is that groups must be moral, not individuals. You will always hear that you can't say that this firm did that wrong, or that another firm did wrong, or that corporation did something terrible. You always say it's a question of the individuals. You can't reproach firms. That simply is a lie. It's a lie that's been around and it's in the hands of people who wear nice clothes. And they said it with confidence, with that wonderful ambience that comes with power. They say, "I'm terribly sorry, you just can't apply morals to groups. Wish we could." Because if you add up all of the horrible sins there are, that take place, that are crimes against human beings; women, children and men, and against society at large, those crimes are done by far, geometrically by far more often done by firms and corporations and nations, than those done by people. They include the well-known ones—I'll just name one, which is littering by the hazardous waste littering by American corporations is one thing that simply doesn't need to happen. It is not, as someone said, just a minor practical problem that we will get on top of. It's not something that can be done with a technical breakthrough.

It's a thing that has to be attacked by character. We're going to have to say, "You're going to have to sacrifice something." And then people will say, "But groups can't sacrifice, only individuals can sacrifice." But we don't know that, we don't know anything of the sort. In 1883, people said to the mine owners, "You've got to get those kids out of those mines, that's mean. Those little kids down there 14 hours a day with their feet in freezing water, pushing coal trucks around. Look at them anyway. They are all bent and scraggly looking."

And the mine owners said, "Oh, I wish we could. Alas, that's how mines are run, and there isn't any other way to run them. And, of course, those people don't expect really to do anything else. They take great pride in their work." That's true, those little kids did take pride in their work. Some of them left journals behind about that. But it was an evil and it was the evil of a group. As we enter into groups and organize ourselves for profit as groups, let's start a new ethic toward a group morality if we possibly can.

I want to draw your attention to one of the most wonderful pieces of literature ever written and it's nearly unknown. I only know five or six other people who have read it, just in the course of things, and yet it's written by a famous writer. His name is James Agee and the name of the piece of literature is, "A Mother's Tale." In it, all of the little range cows, the little steers, are asking their mother where the train goes. They have seen all of the cows being taken away from the range and they are still nursing at their mother. They see all of the grown cows going down to the range to get on the train. They say to her, "Where are they going?" She says, "They are going on the great trip." And the babies say, "Where does the great trip go?" "Oh, none of us know," she says, "but it's wonderful and when you get big you will get to go." And then she says nervously, "Of course, if you're very handsome and strong, some of you will be left here to stay with me, and you will be able to be studs, breeders." And they say, "Well, why would we want to stay if it's wonderful to go?", and she has gotten cornered. And she says, "Well, I don't know. Either way, it's alright." And they say, "Where does the train go, and she said no one knows."

And then the mother said, "Well, supposedly one steer did come back but we don't know if that's true." And the calves said, "What did he say?" And she said, "Well, he told about the train ride." And then Agee tells all about what it's like inside a cattle car from the top. And he got there and he was very close to his peers. He loved it when they got out of the train and got into Chicago which is where they were going. There were white painted fences, much better fences than any of these horrible range fences with these broken down boards. Beautiful fences and wonderful food (and nowadays it would be tranquilizers as well), and the men were kind to them and they were happy.

And they began to move toward buildings that were on the southside of where they had them all stocked in, thousands of them. It was marvelous to be there shoulder to shoulder with all his confreres.

The buildings to the south of them smelled of deadness and foulness and old iron, but only when the wind blew from there so they didn't worry about it. Even when they started moving the cattle toward the buildings on the south, they didn't think seriously about it because the wind only came at them every minute or so. First they moved 20 of them abreast, and then they moved 16 abreast, always moving and the pure cattleness of it was wonderful. Never had he felt so much like a steer, like one of his kind. He felt good and rich and indistinguishable from the others. He didn't have to decide to go forward, their bodies pushed him forward. How wonderful it was!

Then they were moving five abreast, then three, and finally just one. And then, he said, by chance he heard a little "Huh!" He looked and the cow in front of him had fallen but it was whisked away. He looked up to see what had caused it to fall. There was a man with a hammer and then the man struck him and all was darkness.

When the steer woke up he was hanging by his feet on a hook. They were chopping him with knives, his skin and his flanks of flesh from his side and they were turning him into meat. All around were men covered with blood and there was a terrible noise and everyone else was dead. He was the only one alive.

So, he used all the will he had, wrenched himself free, fell on the bloody floor and galloped past the men knocking some of them down. And he galloped all the way back here to tell the rest. They looked at him and he was covered with blood and giving off blood and water. He said, "Hurry! Hurry! Gather everybody around. I have to tell you where the train really goes. It goes where they hang you up on those hooks, kill you and turn you into meat. The men are not kind and good and they are not our leaders who are designed to do something wonderful for us. We have to be our own leaders if we are going to survive."

The baby cow said, "Did they believe him?" And the mother cow said, "No, it's just a story we tell for kids. But we did learn a hymn about it," and as she began to feel braver, she sang it. It said, "Be not cattle, be not of the herd, stand alone for what you believe, etc." And she got kind of a holy look in her eye and the calf said, "What else did he say?" "Well," she said, "he said that the men were really there to kill us and we must break down the fences and we must not be happy just to be one of the herd. We must stand alone and stand for everything we believe in, that's what he said. And he said, "Believe, don't disbelieve me." The calf asked the mother, "Did they believe him?" and she said, "Oh, some of them did, of course, some of them did."

And the calf clung to his mother and said, "What's a train, mama, what's a train?" and knew that she would probably lie to him because she still had to stay there. And late at night when all the calves were quiet, he woke up again and he said, "What's a train, mama?" And that's the question we have to ask ourselves too. Which way exactly do we want to go inside ourselves and, ignoring peers and ignoring leaders and ignoring how it's been in the past, figure every direction is up for consideration and go to it. Thank you.

DEE KAUTH

Homebased Business In Rural Areas

Dee Kauth is a Minneapolis native and graduate of St. Margaret Academy. She has a B.A. in business administration and public administration from Metropolitan State University. She was named one of the nation's top ten business women by the American Business Women's Association in 1981. She currently serves as president of Business and Professional Women of St. Paul. She was manager of the Small Business Council for the St. Paul Chamber of Commerce, was a management consultant for two years in business and government, and is presently the coordinator for the Minnesota Small Busines Assistance Center.

The program I direct for the state was legislated in 1979, the Small Business Assistance Center. I put an 800 number on the board for you to call if you have questions in the coming months concerning your small business venture.

My job is to provide information and referrals to small businesses, businesses that are having problems and those people that want to get into business. I can provide information on licensing, regulations, business plan information, budget forecasts, loan programs, putting together loan programs, and financial resources.

Whatever the problem is, if there is some program of assistance in that area, I can also match you up with that program. And we do have a good network in Minnesota. We are very fortunate. We have different levels of government and the private sector that work very well together and they are not afraid to refer me to the other. We have a good relationship here, and some other states just don't seem to have that.

I also handle the set-aside procurement program," legislated to assist small businesses. The government is required by law to set aside 20 percent of all state purchases for small business. Of that 20 percent, 15 percent or 3 percent of the total must be specifically reserved for socially, or economically disadvantaged businesses, including women. I have some brochures here on that program. So, again, if you have a product or a service that you think the state might be interested in, give me a call and take one of these brochures. I can give you the initial paperwork.

This is not meant for the new business because they are going to want to see your past records. Sometimes they require three years, sometimes only one. It depends on the business or the product or the service that you will provide. It is an excellent program because you do get an opportunity to get involved in the public sector.

We can also get you into the federal program. They have an acronym for the federal procurement program and that word is *PASS*." I can provide you with the initial entry card to get you into that system. The card feeds your information into a computer in Chicago. It doesn't do a whole lot for you down there, but when businesses in Minnesota

receive a contract for one-half million dollars or more from any federal agency, they are required by law to sub-contract a percentage of that contract to certain small businesses.

Once in awhile they will indicate it must be a woman-owned business. I had to find four accounting firms that could do audits for one of our large private businesses and I found one through *National Association of Women Business Owners (NAWBO)*.[9] I called and said, "Quick, find me four women-owned businesses that can do audits." And they found them for me because some big business had this big contract through the federal Economic Security program. According to the contract they must sub-contract that way. Sometimes it will be an ethnic minority, a black person or a handicapped or disabled veteran. The contracts read very individually, but that's one way of getting in.

I also have a listing that I can provide of some federal and state procurement officers in the state of Minnesota, like HUD defense logistics people at Fort Snelling. We have about twelve outlets in the state that have defense contracts. Minnesota doesn't have too many compared to the states on both seaboards.

But this kind of information is available to me and therefore to you. I work colleges and universities putting on "going into business" workshops, conducting careers at home or marketing programs, whatever the need may be, such as we're participating in here today.

We also have in Minnesota 20 Area Vocational Technical Institute (AVTI) programs. The three-year business management program is probably our best program in the state. At the present time, I believe the cost is running somewhere between 25 and 30 dollars per month over that three-year period. That provides you with a personal consultant to your business for that amount of money over a three-year period. You are required to attend a three-hour class at the local AVTI one night a month. Either the instructor or the expert assigned to you in your particular problem area comes to your place of business at least once a month with unlimited phone calls in between. If you're having a problem with some specific area, generally they will make time to see you more than just those two nights.

It's going beautifully in Minnesota. We try to have no more than 30 clients with one instructor at a given time. They generally take in about ten each year so they have three different levels. As ten are leaving, another ten can be taken in. It's a great program partially underwritten by the U.S. Department of Education. Otherwise it would cost you a whole lot more.

Presently I'm working with 30 chambers of commerce in the state of Minnesota to assist them in their small business programs. As I mentioned to the early comers, I am involved with Inventors and Innovation.[10] We don't have a structured program and it's not really a state program. It's a program made up of volunteers and I happen to be the only state employee in that group. It's now included in my job description so I am the state contact of Inventors and Innovation. We just put on our third regional workshop at an AVTI in the Twin Cities area in March. We had 150 attending from seven states and Canada, with thirty program presenters, and nine workshops. We had a very good response and made money so we have seed money for our brochures for next year. But this was our third one and last year we did go to 3M and Control Data to help pay our bills. They were very nice about it. We do see the makings of a good program. We have been together since 1976 and everyone has volunteered their time and money so far.

The 80s—this is the decade when women began to take over their own businesses in greater numbers. Women are participating in more businesses than ever before, but they will have to overcome the obstacles to success. They will be dealing with a 99 percent male financial community. We run into this all the time. There are about 16 banks in the metro area that I deal with directly where I know the small business person will get a fair deal. And if I have reviewed the business plan and the projections and I think it's a good risk, generally we can set up an appointment.

But it's very difficult for women to come in and tell that banker they want money to start a business, especially when the banker has been dealing with 100 percent men over the past many years. But it's good for the women, and for our economy to go into business these days. Women are a very creative source of entrepreneurship. The current statistics show that the numbers of women business owners are increasing dramatically. Also increasing is the number of women in the "pipeline," women managing businesses for others or studying business law and related subjects.

I see the "be your own boss" factor of small business ownership as especially appealing to women. Not all may run their businesses like their mothers did, with children underfoot, but for many women being in charge of their own business helps them juggle family and work demands for responsibility.

Small business is critical for employment and the innovative process. The job-creating capacity of small business is enormous. Recent statistics show that during the time of no increase in employment in the nation's ten largest corporations, nine million new jobs were created in other sectors. Six million of these new jobs were those independently employed or these jobs generated through small business.

In Minnesota, small business is very big business. We have about 97,000 businesses in the state employing from one to three people accounting for 49 percent of the small firms. That's an awful lot of businesses. That's about 48,000 businesses with three or fewer employees, so we are very small business-oriented. In fact, less than 1 percent of Minnesota businesses have over 250 employees, and I think we can probably count them out because that is General Mills, Honeywell, 3M, and the other giants. We don't have that many big businesses. The cost of complying with government regulations, scarcity of capital and inflation make it tough going for anyone in small business and make it even harder for women. It's important to make a realistic self-assessment of what one can do and measure business ideas against the yardstick of the marketplace. Women often have an aversion to making money. They think it's dirty to price up. This is something that I have seen into many times. They are afraid to match the market prices. Or they have too much ego involvement with their business. They fall in love with their product and think it will sell itself.

You have to put on your commercial glasses and see if you can make money, because making money can be fun. Women may have a tough time dealing with bankers, suppliers, creditors and others when they're treated with condescension as though they weren't a full-fledged person. This is painful and real and lots of emotional energy can be lost fighting the battle.

But there is no place like home for starting a business. Ah, the good life, working at home. You get up when you want, knock off when you want, no fighting the traffic to the office, and no dirty looks from the boss. More and more people are doing this. They're setting up their own business right out of their home. Government figures estimate about half of all businesses owned by women are run out of their home. Of course, nothing is ever as easy as it seems and there are many headaches in setting up a business out of the home. Such things as taxes, record keeping, zoning problems, getting the capital, marketing and protecting your product.

Protecting your product. I'd like to tell you a story about a lady in rural Minnesota not too far from here. She manufactures porcelain dolls out of her home. She called one day to say she had 75 people doing work for her. She was using people who had been laid off from a sewing factory, but she had contracted for their services because she didn't have full-time work for them. But she was providing employment for them. They were not drawing unemployment compensation. They were able to make a living doing all the sewing for these dolls, which were very unique.

In fact, she was tying into an international representative and she didn't know what she was doing so she said, "I'm bringing my lawyer. We're coming down to the Twin Cities on our way to New York. Will you spend the day with us before I go to New York and see if I have done everything right before I sign those papers?"

She had patents on the creative heads on her original dolls. In fact, she sold three clowns to Effanbee. If you ever see the Effanbee clown dolls, they happen to belong to that lady. By the time we went through everything and she was showing me the mold, I said, "You don't have a copyright on your mold."

She had two and a half hours before the plane left so I called a friend at the U.S. Department of Commerce. We raced through and got copyrights on those molds before they left the state. But it's little things like that, getting copy protection. You think once you've created something and you have got a patent on that, you're protected, but you're not. Not if you're going into manufacturing of these molds, which can be a whole topic in itself. This is why I am so interested in Inventors and Innovation, because there is so much to be concerned about. She's doing alright, but she won't expand her business. She wants to stay small and I'm kind of sorry about that.

Then there's the matter of too many coffee breaks. It's very easy to not manage your time well, to say, "Well, I'll have another cup of coffee" or "Well, I'm going to go through my bills." Time management and discipline are very important. Sometimes people don't feel very professional at home so they play psychological games by getting dressed up to make calls. Just sitting there in jeans and a sweatshirt, you don't feel very professional.

Maybe most of you already attending this seminar have already decided what kind of business you intend to operate. For those who haven't decided, but would like to work out of the home, the first step is to decide between offering a service—consulting, babysitting, typing, word processing, wallpapering—or selling a product—homemade gifts, sewn gifts, wood products, art work.

Another early step is to visit someone who has a similar business and take a sober look at the competition in your area. Is there enough market there to warrant a similar or identical business in the area? Are you going to take a dollar away from an existing business and cause nobody to win? This happens. Years ago you saw so many filling stations, maybe three on an intersection and wondered how they ever could make it. Well, they didn't. There were always one or two folding and one that might survive. There was just so much money that could be spent at that corner and it wasn't enough to go around. The same thing applies to other kinds of businesses.

Getting the money to start the business can be a big problem. Some people refinance their homes and others

save enough money to get things going. We do have now in the United States the National Alliance of Homebased Business Women[1] with headquarters in Norwood, New Jersey. I found out about two months ago that we have a local chapter formed in Minnesota. I believe they're in Hopkins. If you call me, I will give you the contact. It's the beginning of a statewide network of home-based women in business.

Now perhaps you have decided that a spare-time business venture is the thing for you. Here are six ways to discover what that venture might be: 1) *Capitalize on your skills.* Take a close look at skills you have and figure how you might profit from them. Are you good with people, can you solve problems, are you mechanically inclined, do you work well with tools or machines, are you an idea person or a doer, have you learned a trade that can be put to work in your spare time? With seven kids, Frank learned how to repair bicycles because he had to. He put the skills to work in his spare time by recycling old bikes that he sold through ads in the local newspaper. 2) *Profit from your hobbies.* As profit from your hobbies, you can often combine business and pleasure with a pastime that can be used for profit. Judy had played the piano since she was seven. Thirty years later she decided to put her recreational skills to work. Today she tunes pianos in her spare time and earns $100 or more on Saturdays. 3) *Earn money with trends.* New trends and interests are brought up every year and many spare timers earn extra cash with them. A man I know named Homer installed a wood stove in his home to replace fuel bills, but he is only one of a few who capitalized on the sudden demand for firewood. Homer began searching for sources and he found three —the city's tree trimming crew, the forest service wood permit and a local lumber mill. He is now selling firewood in his spare time for $40 to $85 a cord and keeps most for his labors. 4) *Sell the unusual.* You can attract gift and impulse buyers with unique and unusual products or services. Millions of coffee cups are sold each year, but ceramist Jeannette built a profitable spare-time venture by putting frogs inside her cups. Imagine the surprise of those who stared into their coffee or cocoa and saw two bulging eyes staring back. Novelty and gift shops are buying her cups by the gross. 5) *Fill a need.* If you are a problem solver you can earn extra cash by searching for solutions to common problems. Parties are fun until it's time to clean up. Lloyd and Mary discovered this early one morning, and said, half in jest, "Gee, there ought to be a service that would clean up this mess." They checked the phone book and could find none, so they decided to start their own. What began as a joke ended up as a lucrative spare-time venture that often brings them an extra $500-$600 income a month. 6) *Add something special.* You can improve on any business idea by giving the customers something extra. Jean worked full time in a florist shop and she decided to build up her savings with a spare-time venture that gave customers in the shop something extra. She started a "remembering service" that delivers small bouquets of flowers to graves on a monthly or quarterly basis. She kept her boss appeased by purchasing the flowers through her shop. These are just some ideas of what you can do and what can grow into a more lucrative business.

Before you hang out that shingle at home you should also ask yourself these questions. Each community has its own zoning rules, licenses and requirements. First, will the business provide a convenience to the neighborhood that does not currently exist? Secondly, will the business pose any traffic hazard including parking problems? I call that the nuisance factor. If it's retail, are you going to have customers coming and going who infringe on the parking rights of residents in the neighborhood? Are you going to have truck deliveries or pickups?

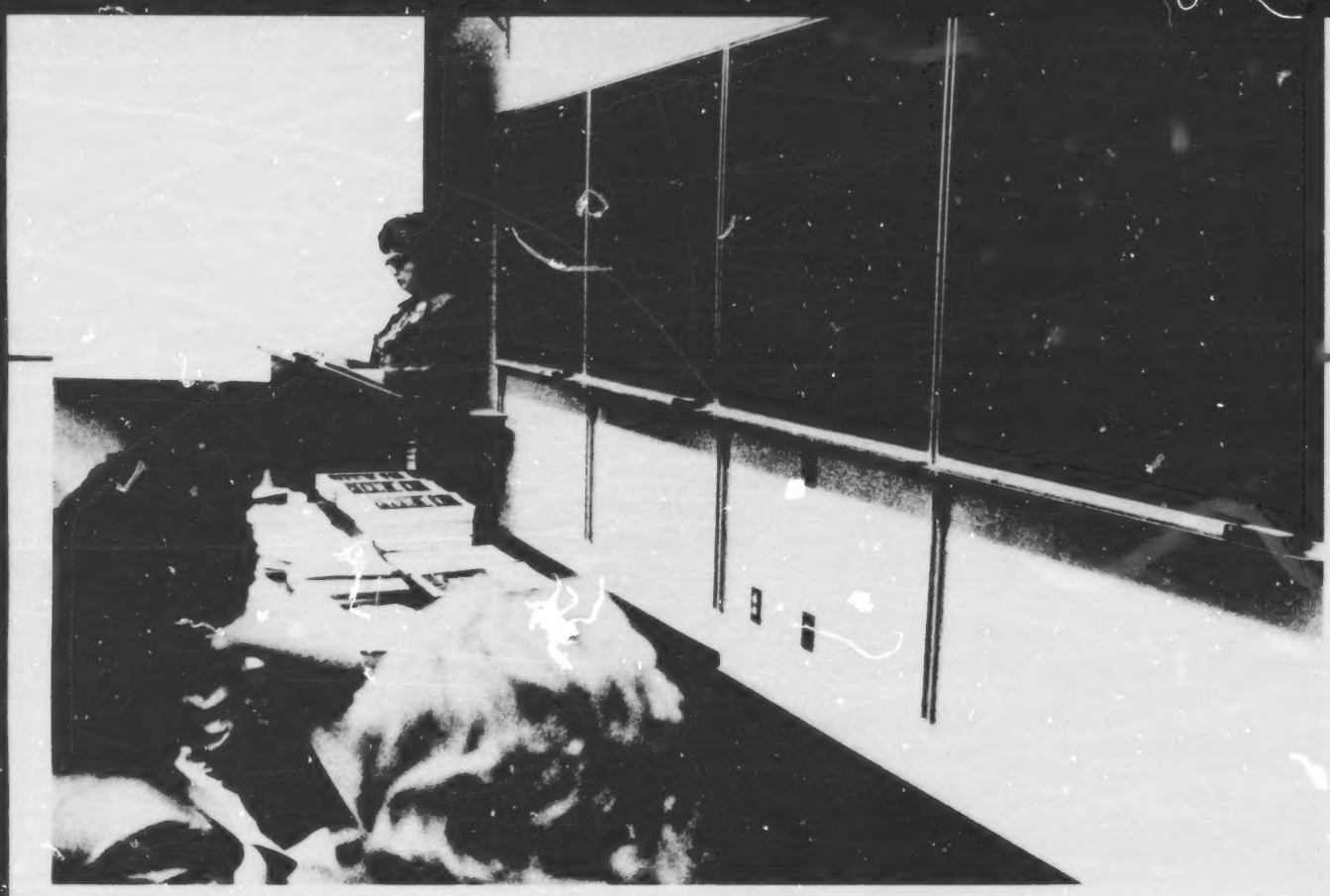
Along the same line, if you are going into a direct mail program of any kind from your home, you should clear this with your local postmaster. Generally, they will want you to rent a box because home delivery people are not very happy about delivering business mail to homes. They will tell you so, especially if you get heavy packages.

Thirdly, will the business harmfully alter the external appearance of your home? This applies to auto mechanics and car repair people in particular that do this from their home. If you have different pieces of equipment and vehicles lying around the neighborhood, it is detrimental to the neighborhood's appearance.

Along that same line, a group of four women who completed a course in auto repair at an AVTI came to me when they were going to open an auto repair business for women in the metro area. They were fed up with trying to explain to men what was wrong with their cars and not being able to make them understand, so they decided they would learn how to do it themselves. Now they were going to open their own shop. So, that's another way of going at it.

And the last question under zoning is, will the business have a negative economic impact on the tax base of the municipality's established commercial area? You will have to deal with the municipality very individually and your answer will depend a lot on the kind of business.

Suppose, for instance, you would like to turn your garage into a bait and tackle shop. The zoning officer could deny your request for several reasons. First of all, the business will not be within your principal dwelling. Furthermore, business would be particularly brisk on Saturday mornings which also happens to be the same time all the neighbors' cars are parked on the block. So, you then have to request a special exemption. That means a public hearing where your



property will be posted. The neighbors will also get a notice on the hearing. At the hearing you have to provide plans for off-street parking and perhaps a buffer, such as a fence. If your business may have a nuisance factor for whatever reason, please clear it with your community zoning officer.

I have quite a few materials here so I'm not going to go through some of the basics of forming a business. That's a whole half-day session in itself. I have an outline on forming a business that I use at workshops so please feel free to take that. Have any of you seen the Small Business Administration (SBA)[12] materials at all? They do have four basic business plans for manufacturing, service, retail and construction businesses. I have some of their order forms [illegible] these are free publications. There are many, many blanks in here. This is a very basic business plan. It may or may not be accepted by a loan officer of a bank, but it's a beginning point for you. It includes your marketing strategy and has some minimal financial projections.

Through my office we can also provide you with a very basic one- and two-year financial forecast. I have sample cash flow charts that you can use for at least six months. I have a six-month projection on cash flow you can play around with. Any of these materials are yours for the asking so please give me a call and we will get them out to you.

Business plans are an excellent beginning. To follow up, we have a new publication that is excellent. It has a business plan with more depth, more of what the banker wants, but there are no blanks in it. It's just an outline of everything that should be in your business plan. Start with the basic one from SBA as a beginning point. Then go to this one because this also has information on legal structure. Do you want to incorporate, or is it going to be a sole-proprietorship? Is it going to be a partnership, and if so, what kind of partnership? All the steps are spelled out in this one document.

There is also information on financial resources. The government resources —federal and state along with a listing of Small Business Investment Companies (SBIC). They are nothing more than venture capital companies, but they are licensed by the federal government and are involved in government programs. So they do have more restrictions tied to them, as to whether or not you get your business back someday from that venture capital firm, as compared to some of the others.

We also have an outline on putting together your loan package. There is information in here on licensing, patents, trademarks and other resources listed in the back. So, please take this as a good reference tool. It's the first time the state has had anything like it to offer.

I have the outline for forming a business. I also have another listing of what I call "information frequently requested." There are a few toll-free lines like Internal Revenue Service (IRS)[13]. Even if you don't need a tax identification number, there are requirements to be aware of. Most of you would probably be forming a sole-proprietorship. If you use your entire name in the name of the venture, if your name is Mary Margaret Smith and you call it Mary M. Smith Enterprises, you would not have to register with the Secretary of State because you're totally identified. If you call it Mary's Enterprises or Smith's Enterprises, then you must register with the Secretary of State by filling out a form. It's considered a misdemeanor if you do not. Give me a call because we have some of those forms too. You complete the form, go to a qualified newspaper in the

county where the business is located and have that name published in two consecutive issues. The paper gives you a certified copy and you return the certified copy with the form. I think the fee is $12 for filing. Send it back to the Secretary of State's office.

Also, if you're a sole-proprietor, but you do have outside employees, you do have to register with the IRS. If your only employees are your own minor children or your spouse, you don't need identification with Internal Revenue Service.

I suggest you contact them and request the "Small Businessman's Tax Kit." It's a large packet of information. It's everything the federal government wants of you ever as a small business person. And most of it will not apply to you but there are some good materials including one special form that you will complete at the end of the year attached to your personal return.

Now that one special form is going to contain a listing of all the expenditures related to your business and another column on income for your business. Balance that out and if there is a plus figure, transfer it to your personal return. If there is a minus figure, you cannot transfer the money. People get a little upset, but you are not allowed to take business expenses from one income out of another income.It makes sense when you think it through all the way. It's a good package with information on withholding, W2 forms, social security—everything in one package. I believe there is a small handling fee. They also have a toll-free 800 number now.

I have a couple other publications—one on home businesses from SBA and another on handicrafts. Go through the list and order them because there is no charge. You might check your public library as well. I work very closely with the James J. Hill Reference Library[14] in downtown St. Paul. Periodically I get a listing of their new publications as they apply to business in these areas. They have a category on small business. I recently received a listing that I photocopied—one is a publication called *Home Inc.*,[15] a hardcover book on how to start and operate a successful business from your home by Stuart Feldstein. So this is an example of books on starting a business. They are all on an exchange program here in the state of Minnesota. If they don't have any books, tell them to get a listing for you on that exchange. You might have to wait a few weeks for it, but they do transfer the books around.

The laws governing tax reduction for the home office changed again for this last year at the federal level. They change I think every year. It's difficult to keep up with them. What you have to do is watch your newspaper. They'd put it in the newspapers and they don't say a whole lot about it. Three years ago, if you had a business in your home and you did not have a room exclusively for the business, you could not take it as a tax deduction. Last year they turned that around again and said you can deduct the space in certain situations. They referred specifically to a daycare business where for eight hours one area of the home was used and the remaining twelve hours it was not. To figure out the tax, you have to figure out your business hours per day per year.

If you have a business in your home, any expenditures related to the home —a new roof, landscaping, snow shoveling, or whatever, benefits that property and your business—are deductible as a business-related expense. Now there is a big catch. If you rent your home, there is no problem. But if you own your home, it has to be the principal place of business for that business. That means if you have a business elsewhere in another spot you can't write off your home as part of that business or as a business expense. It has to be the principal place where your clients come and where you actually run the business. You don't have a place anywhere else. When you sell the house, that's where the problem is. Any profit on the sale must be increased by the amount of depreciation that is claimed over the year. What's more, this additional profit is taxable to you as regular income, not capital gains, as is the case with most home sales profits.

If, for example, you purchase your home for $50,000 and you sell it several years later for $75,000. You'd normally have a $25,000 gain. But if you claimed a home-office deduction for several years and depreciated a total of $5,000 over the years, you would have a $30,000 taxable profit or $25,000 capital gain and a $5,000 ordinary income.

So, before you start writing off that home office, talk to an accountant and get some tax advice. If you rent your home, of course, you have no problem, you may deduct a percentage of the rent with no future tax consequence. Here's something you should all be aware of even though it is still in volume one and there have only been a few issues. It is a monthly publication called "Sideline Business Newsletter" that has a few examples of businesses that have just sprung up. You can contact them by writing *Sideline Business*, Box 323, Emmaus, Pennsylvania 18049. You might write for a sample newsletter and information on a subscription. The sample one I have here was last year's April issue. The heading on this issue was "Under Five Hundred Dollar Start-Up Ideas."

It lists a woodcrafting business which is a St. Paul venture. The copy reads, "When he started out making chairs, tables and shelves from recycled wooden crates, Jim kept machinery costs low by retrieving equipment from industry scrap piles. For example, he revamped an edge saw for $200 that would have cost him about $2,000 new. Jim's company, called Crate Prospects, sells a variety of furniture to budget-conscious college students. Desk-chair at $14, desk at $55 and a French-style table at $150—all made from bundles of recovered wood." Another business described is a childcare center, another is cooking classes.

Many women call me about doing food processing or food preparation from their home. It sounds like a great idea, but before you get too far into it, check with your local license center and also the state Department of Health[16] to find what their requirements are going to be. When you're preparing food for resale, you cannot use your own table, stove, or kitchen for conducting a business. It must be a separate area not used for living. And they will also tell you what kind of equipment, what has to be on the floors, what type of protection on the walls, and it all has to meet certain standards. It can become very, very costly.

A lady in Oklahoma makes cakes and ships them all over the country. She says to comply with state and federal regulations her husband built a backyard bakery just big enough to handle the orders. Ninety-five percent of her sales are mail order, a percentage she hopes will decrease in the next year. But you do have to comply with the local regulations and the food is one of the most difficult for most people to understand why they have such restrictions, but it has to be that way or we would have trouble with the Food and Drug Administration as well.

You can find out what the federal government is buying in the Federal Register. That's a daily publication that costs $180 a year. It is available in your library as well. It comes out every day and lists all the contracts that are being let out to all federal agencies. Now the state doesn't have similar capability, but what you have to do is get on their list. I can provide you with a listing of the people and what they're looking for. Then it's up to you to make the contacts with them. Right now I would say that since the first of this year the federal government has put into effect what they call the Small Business Innovation Act. A percentage of all research efforts by federal agencies will be reserved for small businesses throughout the country.

The Department of Health says 1 percent doesn't sound like much of their research budget, but when you're talking about $100 million research effort by the U.S. Department of Health, at least it's something to start with. Next year they are supposed to increase that by law. So far I have information from the Department of Energy, Department of Health, and Transportation. I've skipped that material now.

The medical sciences are looking for small businesses that can help them in some of their research efforts. Small business has a good chance to get into that area. Your success depends on the kind of management capability of the person running the business. It depends on what you can do. If you do not have that management expertise, please find someone that has it and get them into business with you. You can have the money and you can know your business inside and out. You can be an expert in your field, but if you don't have the management capabilities, you won't last a year.

Please put together your business plans and get your books set up. Do your forecasts before you open your doors. I get more calls from people after about three months saying, "I opened three months ago. I can't meet my payroll. I can't pay my suppliers." I say, "Bring your business plan in and let's look it over," and they say, "What's that?" and I say "Oh, no." So please, if you're looking for financing, ever, they are going to want to see your business plan. If you have never put one together, that doesn't speak very well for you.

CAROL BLY
Ethics and Change

When I'm not trying to make money I work with the *Land Stewardship Project*.[17] I write for a living, too, you ought to know, but I am losing money at my trade right now simply because I cannot give it enough time. I cannot keep up an advertising program because of the other things I'm doing.

One thing I am trying to do that doesn't earn money at all is to get through to the psychological community. I don't mean the rough, tough behavorists—the people that say, "Oh, you give them a stimulus and they respond." I mean the spiritually alive ones.

I'm trying to get them to join more quickly and more noisily in approaching the military community to talk about what our real reasons are that make us want to bomb the living daylights out of anyplace in South America or anyplace else in the world. We need to look at those deep things inside us that make us the race we are, with our proclivity for going to war and our love of peace at the same time, and see if we can swing the balance. I want them to talk with members of the Strategic Air Command and I want them to talk to the Russians, too. I want to get that solved psychologically.

So, one by one, I'm taking these people to lunch. This is my new business mentality. You take them to lunch, and by three o'clock in the afternoon they are soused and ready to go. Well, psychologists are twice as cunning as I am and this one is a psychotherapist. This woman has been a psychotherapist for years and she's a Jungian, which means she's doubly bright. She's intelligent in thinking kinds of ways, as well as in her feeling function, which is very sophisticated.

Also, she is tough as bells because she's been in Chicago and she'd been held up at gunpoint just a year before this lunch with me. This guy in Chicago said to her, "Give me your purse" and she said, "I won't do it." And he said, "Ya, well, I'll shoot you if you don't!" She said, "No, you're just bluffing." He said, "Lady, I've killed hundreds of people." So he said, "Pass it over." So she said, "I'll pass it over."

So the day the story happened that I'm about to tell you, she was still mad from that and that gave her speed, that and the fact that she was 27 years old and I was 52. Now I'm 53. We were standing there talking and it was a sunny day in Minneapolis. Everyone was washing their cars. We put our bags on a concrete wall over our heads and I was trying to talk her into getting the entire Twin Cities Jung Association to make a public statement about war. They were not ready to do it at that time. Since then they have done more including a meeting with Honeywell people.

But they weren't ready at that point; at least she wasn't, so she turned me down. So we were having a civilized conversation. You know, three o'clock in the afternoon, soberly having had a nice lunch with someone that didn't agree with me. And she was very bright and this guy darted between us and grabbed her bag. She zapped him like a flash, fast as a cat, she had all the anger from the Chicago thing left, plus she's a psychologist which means she had no gap between her responses.

I had a gap. Also I'm middle-aged, so I had heels on. She had flats. I saw her going after him. He had left his car running in neutral, so he had a getaway car. He left it running in the middle of the street. He was ready to dash in and drive, so it wouldn't be a case of us running, screaming down the street after him. There were people out in the streets washing their cars. She went after him like mad on the driver's side. I thought, "I'm 52 years old and she's 27. I've got to be older, tougher, smarter and wiser than she is just because age is a better thing than youth." So high heels or not, I raced over to the right hand side. I thought, "If the right car door opens, I'm going to go in and I'm going to beat the whatsits out of him." So, that was my thought.

Then I thought, "If that car door is locked, as it no doubt is, as anyone in their right mind in Minneapolis has their car door locked, I will jump on the hood. Then he won't be able to drive away. He won't be able to see as my great body will be in front of him. I didn't see what she did. I never saw what she did because I was doing what I was doing and I was a minute behind because I was middle-aged. So I didn't see, but then I heard him gun up his engine. I thought, "Well, he got away from her. Okay, he's not going to get away from me." The door was locked, so I threw my body across the hood and grabbed onto both windshield wipers. I thought, "Those things have got to hold." Then I thought, "He won't drive like that. I'll scream, and people will arrest him and they will kill him and I'll go to the hanging and laugh a lot." I thought, "This is going to work out fine."

I was all smiles until I heard him gun up the engine and he tried to shake me off the hood. And you know, in little towns like Madison, if you go down an alley, there is an end to the alley. Soon there is a field, or the grain terminal, or some dumb thing at the end. I mean, alleys don't go on forever. He went four miles down and one-half mile over. He was gunning 40 to 50 miles an hour in the alley, going from side to side along these brick buildings and garbage cans and then stopping or gunning suddenly so I would fall off forward. I was really scared. And I thought, "Well, he's going to kill me," and then, "Well, that's alright. The kids are getting older. Mike is ten." Everything I tried, nothing felt good.

The higher the animal, the later the specialization."

Suddenly, he stopped the car and said, "You get off." I said "I won't." I can't tell you how much I wanted to get off. He said, "You get off, or I'm going to hurt you." And I said, "Well, if you're going to hurt me, I'll get off, but give me the bags back." Then he said, "Well, I don't have them." And I asked, "How come you don't have them?" He said, "Your friend got them." He was saying all this through the windshield and he was grinning. So I said, "You mean you made this whole trip here and you never even had the bags?" And he said, "You get off."

So I said, "I'm getting off" and I got off.

All of a sudden the world was quiet after all that noise and fear. He drove off and I didn't have enough sense, even though I didn't have my glasses because they were in the bag, to see his license plate, but frankly, I didn't think to look. He went off and the world was deadly silent. Just beautiful Minneapolis lawns in the backyard.

A man standing there was looking at me. So I went up to him and said, "I need help. I have just been shook off this car." When I began to look at this man, I began to trail away. And this man said, "Groan." I saw that the thief had actually dumped me one half-block away from where it all had started. And there was a home for people that can't hear and can't think very well right nearby. People with various kinds of handicaps live there. This man had one or both, so anyway he wasn't the one to go to.

So, I walked across the lawn and there was my psychologist friend with the bags and her knees bleeding. She had been dragged when I heard the engine gunning the first time. Now she had reached in the window of the car and started beating his face because that felt good and she remembered Chicago. Then she saw the bags and just reached across and got them. He got mad and dragged her with her knees on the ground. She was happy.

And then she said, "I can't believe what you did." I had screamed all the way down the street and these people who were washing their cars waved their sponges. Some of these young men came up and said, "We're terribly sorry, lady. We thought you were teen-aged kids." So, I said, "The next time you see a 52-year-old woman screaming on the hood of a car driven by a dope addict, you'll know, it's not a kid."

I suggest first that we need a lot of responses for all the opposition we get and you get some opposition whenever you make any kind of changes. Let's say, for example, that our children's teachers are taught that a child needs to have some sense of control over some part of his or her life. Let's move that piece of wisdom across from kids and move it over to women. Let's say a woman has to have some sense of control over some part of her life. It has to be control, just out and out power.

Now, there are three kinds of power. There is the kind of power you already have where you have that sense of control. Then there is the kind of power that someone else has that they won't give you, and you are going to have to take it away. There's a third kind of power that's the unconscious kind—the latent power that you just haven't picked up because it wasn't of value. Nobody said you should have a sense of control so it didn't cross your mind.

Now if you're going to make that kind of change, where you have a sense of control, then we want that sense of control to be a very important part of your life. One of the most wretched conversations I ever heard was on a farm near Madison about 25 years ago. Some people I knew invited us to their house. They had little kids, a two-year-old and a one-year-old. The little kids were fooling around. It was one of those desultory Sunday afternoons on the farm when everybody had eaten a lot and belched. Some people washed the dishes and somebody is deciding whether we should have lunch, or whether we could do without it for [illegible]. That was the kind of conversation—very dull—and the kids should have been outside, not inside.

The kids were fooling around and the father said to them, "Who's boss?" And they taught the two-year-old to point to dad, and say, "Him." That was a family joke they had. So then we looked kind of horrified. It seemed needlessly hostile and cruel and dumb. They picked up on that, that we thought it was dumb, and so the mother, very rapidly with this tremendous sadness on her face, said, "Well, who's boss in the house?" And the child looked very confused because that question hadn't been asked before. But the child felt it shouldn't be him again.

The child intuitively picked up on the vibrations that she was getting from the mother. She could feel the need. You could see the child was confused and wanting to fill the need for the mother, but not knowing. So the child pointed to the mother and it was the right answer for everyone clapped. I felt sick in my heart, because I thought if this who's boss is a major thing, that's a sad kind of a thing.

And then if we're going to have a who's boss kind of attitude toward life, which is anti-feminine and anti-masculine and anti-everything that's decent anyway, then we don't want it to be that somebody is the boss of everything that counts and the rest is in the house.

So, let's have the control on big things. That means there will be big opposition to some thought, most of it psychological opposition. So I thought I would discuss with you some things. You will get a tremendous amount of pressure to have quick answers. "What are you going to do?" "Go into business?" Right. "Alright, what are you going to do right away?" And you need the muscle to say, "I don't know yet."

Well, you're going to have some facts at your command. "Who have you been in touch with?" You have to say, "I have only been in touch with a few people," or, "I haven't figured out yet whom I have to be in touch with." And you have to have the guts and muscle to say that. And so, they'll say, "Well, I don't know. There's other people younger that have already come way up. They have been in that field seven years now. You're going to be up against a lot." And you need an answer for that.

So, I thought I'd give you one. The same answer that we tell liberal arts kids when they come home for Christmas holidays and the parents and relatives say, "What are you taking up in school?" And you say, "Philosophy, Episcopal Church History, and English Literature." And they say, "What's that going to get you?" And you say, "It will get me something. I don't know yet." "So and So is already two years into his career, and he has had three bids from a firm and he's going to be going down to Omaha and working, you know." And you say, "Right, well, that's him." But you need an answer.

Here's the answer: *The higher the animal, the later the specialization.* They'll say, "What?" And say it just as rudely as you like, because they have asked for it. Always divide up the people that you are talking to in your business between those with basic good will toward you at that moment—that may change—and basic bad will. If you're getting the feeling that there is basic bad will toward you, let them have it. The higher the animal, the later the specialization. Then if they look confused, you can say, "Shall I explain?" And that's a break. That's a wonderful cheap one-upmanship. They will probably say yes, you know, thinking it will be some wisecrack. So then you say, "Well, the natural barn rat knows by the age of four months exactly what all his parameters are. He understands his paradigms. He understands the technical requirements and his inward facilities. He knows his aims, goals, short objectives, and long term values. He has got it all figured out. Sex he has to wait another month for, but the rest of it's in place. And it's going to be killing, stealing, sneaking and robbing, etcetera. You can list them all. Any attractive way you want to. Littering is a large part of it, too. Therefore, that's a speedy decision that he gets to make. *The higher the animal, the later the specialization.*

The next thing is, if someone says, "If you haven't got your technical proficiency in place for your business or your aim in life, you really don't have a chance." And the answer to that is, technical prowess comes naturally to every creature there is. Technical prowess is given of nature. What's not given is culture. Culture gives you values. Not how we do. Oh, there's how we do it. We pick up a stick and whap them on the head. That's not whether to do it, that's just technical proficiency with a weapon.

Culture teaches us, should we do it? It's a slowing down thing, culture is. It means sacrificing a natural instinct sometimes. Something natural like whapping someone with a stick or joining an organization that whaps people by 400,000s with a stick. So, if someone says, "You haven't got your technical stuff in place," you can say, "Right, we're doing that last of all. We hope to get it in place, but, of course, that comes naturally, what we're working on is the serious stuff."

Now, often someone is very hostile, and many neighbors are because they're feeling threatened. You can bear them with you if you're on a rising wave in a new and wonderful life. You can take them with you with all their sneers. You can take them up with you, and say, "Come on." But if they insist on sneering, and still put you down on every turn—there are people who will put you down all your life—the answer is to say, "What is it that makes it so important for you that I should fail?" What you've done is throw the ball. It's dirty playing. You have thrown the ball in their own yard psychologically, and said something is psychologically funny about you that you need for me to fail so badly. Is it because you don't want to fail? I'll help you. Let's do it together. Or is it that you'll feel stronger if I fail. What is it anyway? And they'll say, "I don't feel that way. I never said that. I didn't mean to imply that." And you'll say, "Right, well, it was just coming along like radioactivity. You can't see it? There it was."

Then if someone says, "You've got too many ideas for what you want to do. You can't do it. There are people that are much better groomed than you are." They are better at everything, whatever it is. Now that person may be right. You may not be in the right spot for that job. So you have to have a two-part answer for that one. And I thought I'd just give you the two I thought of. If you have better ones, please put them into the hopper because we need to cooperate.

The first part is, "That may be so, but I've got a timeline on it. I'm going with this for seven years. Then for three years, I'm going to try it. I'm going to do for it ten years." You have this long layout. They'll be so whoppered by all your organization, that they will think, "My word. That person is just like a machine." They can't stick their finger into that machine without getting ridden over. So, if you can explain, "I've got a timeline. We're giving this three months." If they make some other objection, say "Well, taking that up, that's phase 5 and I'm still at phase 3." They won't ask what phase 4 is. If they do, you have got time to figure out what it is.

The other one is to say, "Yes, but those are just givens you're suggesting —a job, training, my looks or my presentation. Those are just givens. I mean that's lucky if you've got them. I'll make it up if I don't have them." Have your spirits higher than those that are just madly, instinctively, hopelessly, stupidly opposed.

You may get into a very idealistic business like the one I'm in right now, trying to get the psychological community to be the leaders in the anti-war efforts. That is a little idealistic. There are people that say, "You may not get that done by next Tuesday." They may answer you with a built-in hope killer. Watch out for built-in hope killers. Hope killers have two kinds of things they say. For one, they use the word human nature a lot. They'll say, "Human nature is never going to change. You'll never change that".

The other word they use is the word "just." Watch for every sentence that has the word just in it. It's a delimiting and demeaning thing. You'll say, "Oh, you look so sad." Then they say, "Oh, that's just because I'm tired." They're implying it is just physical but maybe it is spiritual. Maybe it is psychological so if you follow it up by saying, "You're sure? I thought you looked sad." That gives them a second chance to tell you the truth this time. You say, "Right, let's have a go at it, or sorry I can't have a go at it." However you can handle it. In other words, the word "just" is usually the lying, instinctive thing that comes in and lowers the level and intensity of the meaning. If you say, "You know, what you said was extraordinarily cruel. You tried to ruin my feeling or my business." They will say, "No, that was just a joke." You watch that word "just."

Then when they say the other thing, "That's human nature. You can never change that." Human nature has changed so far. It's brought up so much potential that we didn't even know about 100 years ago, even ten years ago. People are finding so much inside themselves that's marvelous. I mean, the same horrible stuff is all there, but the ratios can seem to be changed. We know all that war stuff, the bullying, all the stuff you like to do to hurt people, the bitchiness. It's all in there. But we can change the ratios for given periods of time long enough to act good for five minutes here and there. It's a hopeful thing.

So, when they say human nature can't be changed, answer this way, "That's how it was until 1983 and it's all up for grabs from here on." Then they'll say, "That's stupid." You answer, "Well, how much have you read about..." and list off a few new fields. I usually try to choose ones I feel more confident with but I am willing to choose any others. I usually say, "Well, how are you doing on your latest reading of psychology, cultural anthropology, and social work magazine?" And nobody answers, "Just fine, how are you doing?" Now, one feminist remark. I usually don't try to make these remarks because I don't really see a lot of difference between sexes. Most of the stuff is turning out to be just differences in power habits. And most of the things men do *beautifully* and most of the things women do beautifully if they don't get into ugly situations with others. But we do get into some ugly situations, so, there might be some ugly things. And somebody may say "Those are things you can't do as a woman."

Here is the answer that I just thought of last night because I got dragged off to see Mad Max. Has anyone in this room seen Mad Max? Well, it's a teenage junk movie. And Mad Max is about after World War 6 or something in Australia and they're all out to kill each other. Just cars, that's all it is. It's a movie about total moral desecration, mindless violence and young boys. It's a young boy's dream. It's just men out there killing each other. Women have no part it it. Feminine ideals have no part in it. In fact, a baby gets killed. It's just a debauched movie of maleness coming back and it gave me an idea.

Next time I take any heat off a man on any subject I am going to say, "You can judge a sex by what it longs for when it longs for the golden age." When men make bad movies because they long for the golden age, it is the thirteen-year-old boy with his gathering of knighthood who will now kill a lot of people. When women long back to the golden age, it's when they were seventeen, and it's wild love. There is a four year difference. So tell them, don't follow it up too closely. That's the muscle that we need.

Now the next thing we need in making any changes is to make a list of horrible evils and have them in our mind all the time. It just gives you energy. Now people might say you are being morbid but the fact is the more you look at the negative stuff and write it down, so you know for sure what it is, you get energy to oppose it. Work at that stuff or not work at it, but you know where it is. It doesn't just shimmer and keep shifting around. You don't suddenly think that the most awful person in the universe is the person that put in daylight savings time. You know, you don't get mixed up in these passions for daylight savings time! Because you know what the real evils are.

I would like to list what I think are the most horrible evils. A couple I have already mentioned this morning. One is our tendency not to live a political life and, therefore, because we take no part in politics most of us tend to love leaders. We project all of our inner values on the leader. These leaders are going to take us here and take us there. We love to love a leader. We love it when a terrific new priest or pastor comes in and we can't wait to see him or her and they're going to make everything fin

We have to watch that like a cat because they aren't going to make everything fine. It has to be inside ourselves, most of it, nearly all of it. That means if we're admiring some other leader, we're not carrying our own fair share of directing the United States to be a decent country.

We have that tendency. We have a tendency toward war. I won't go into it anymore. It's like the male rats I was talking about. Rats, you know, hear there is a barn ten miles away with some other rats in it that's beyond their feed territory. Rats don't need to go ten miles for feed. Most rats feed within three miles. Those rats literally will organize, go over there and feed up on those other rats. Then they come back and tell the girls what they did.

The third thing is that we have a habit of co-existing with suffering people. We drown their cries. We won't listen to them. So people are in great pain from poverty and from illness, from terrible injustice and other griefs. For years, people just sat there while women were battered in their homes. They sit there now while women are psychologically battered in their homes, and just sit there, just co-existing. We have a horrible indifference to suffering. It comes naturally, but it's a need.

And the fourth one is the instinctive lying and cheating in business which we have got to do something about, and I won't go into that again. So, I would like to suggest some specific changes for rural communities and maybe large communities if we can swing it.

A good habit to get into in business and in public life of any kind is to spend more time gathering information than we do in our homes. We need to find out what the texture of other people's lives are. It's a good thing in business, too, because it gives you something to talk about with people you don't respect. If someone were to say something awful to you, you can say, "What do you do for a living?" and they'll say that it is something strange and complicated. You can say, "What does that involve? On a given day, what do you do?" If they explain it and you don't understand it, say, "Explain it to me again." And you can literally find out what they do. And there is no harm in stopping to gather information. Spend ten minutes gathering information.

Now, that's not a habit of normal city people. Most people don't ask a question. I remember when I was living in Madison, I would bring people who lived in New York slums to stay. I'd bring them out and introduce them to my friends. We would sit around and no one would ask them, "What is it like to live in a New York slum?" You know why didn't they ask? All a person would have to say is, "None of your business." "Well, what did you come here for?" In other words, you can always ask. Get information. Find out what the texture is like. What does it feel like? What does it do? At ten o'clock in the morning, what are you doing in the slums? That sort of thing.

The second one is to remember that you don't have to fight them all the time. You know, I mentioned four great evils. You don't have to fight them all the time. There are a lot of fights you don't have to go to. Even Jesus disappeared through the crowd. He didn't go to all the fights. You can stay home sometimes, and you can read aloud to the kids.

And this brings me to a point. We should take better care of pregnant women than we do. We should fix it up so it's understood, I think, that pregnant women don't have to get into political fights about radioactivity or fear of contamination of dioxins or crop spraying. They should have that time off to be in psychic peace. It's good for the baby inside and it's good for the mothers and they have a right to it. It's a huge job to bear a baby and we should honor it more than we do, I think. Tough middle-aged women like me should pick up the political burdens of young pregnant women whenever we can and carry it for them, just shop mind it through for them for months in some way.

Now that's a new and crazy-sounding idea. I can't tell you how sound it is. I was describing it to my niece who is having a child. I said, "Does that sound crazy to you?" and she said, "Oh, it's such a relief. If these people come muscling me around on a couple of issues, can I just send them to you?" And I said, "Yes, I'll fix them." She said, "Well, don't you know, I've got to work there again." But I mean it's a new idea, a way to look out for each other.

Yes, choose the battles. Don't go to them all. The classic example I give is this. Somebody came to me once and said the Eskimos' teeth are rotting because we're feeding them Snicker bars. Eskimos never had rotten teeth because they're always chewing on parts of whales and things. They have never had rotted teeth, but they do now because of American commerce. It is disgusting, that we should have done that to them, debauched a simple people with the complexities and the rotten food of our rotten kind of commerce. We shouldn't have done that, but we did it. I said, "I'm sorry, that's not one of my battles." So a good point is to choose the battles and not go to war all the time.

The next to last idea is to research some of the jobs and make it easier for us all. Some jobs are being done by two or three agencies in a given rural community now that could be done by one. And I would like to cite one that strikes my mind. Psychological counseling is being done by pastors now and priests who take a course that makes it okay for them not to refer the person to a psychologist because it seems to be a spiritual problem.

Now what's happening is that you have got somebody partially, quickly trained doing a job that somebody may have a different kind of instinct for. Now either one of them can be a rotten counselor. If you ever go shopping for a psychotherapist, you have to shop through about 65,000 horrible malpractitioners before you find a good one. It's the same with writers and ever, thing else. There are even bad farmers.

In other words, what's missing—what the church is missing, and not doing because it's so busy doing all of these other things like trying to be counselors—is that they're not setting up atonement ideas for people that are in real big trouble. There are people who have done things that are really wrong and it doesn't help them to say, "Well, you were fulfilling yourself and now you're in a different place." You know, use all that psychological language. That isn't always right. Maybe that person needs to be asked, "How many hours did you do that particular evil?" Maybe you need to spend the same number of hours doing something marvelous for your community. Make a list of what's missing in our town and you go work on it that many hours. Come back and tell me everything when you've done it. It would be a wonderful idea. Many people are morally organized rather than psychologically organized. And they would respond to this kind of approach in church.

Let's have a look at the organizations in our towns and make sure they are doing the right things. For example, we stick farmers with land stewardship. I think land stewardship should be taken over by the whole town. Public signs should be put up explaining this field is having this done to it this year. We're trying this on a ten-year basis. This is what this land looked like years ago. Here is the measure of how the top soil situation was. Here is a tonnage of loss per acre for this piece of land. We are going to try to have it down to two tons per acre by 1990. Some towns are now doing this. It's a wonderful idea. Tourists drive by, they see the sign, they take an interest, people support the farmer, it's a marvelous idea. It should have been the town all this time not just the Soil Conservation Service office or the extension agent. So, let's rethink who's doing what in the community in a very sophisticated and wild, brainstorming kind of way.

Last of all, let's make sure we spend the rest of our lives on primary issues, not secondary ones…that we do the things that we care for most deeply. Those things that will date back to when you were a kid, to what you wanted to be when you are a grownup, and what you wanted to think about and what you thought was good. And it helps, then, to make a list of what are the greatest things in human nature and in the countryside that you want. Make sure you spend a lot of time on it. Get into the major steps. Then if you die on the job, you'll die in your boots but you won't die having said somebody else is going to take care of that. You won't have created a power vacuum in the very things that matter the most to you.

I have got a chart here that explains how many hours your education is for if it's for life as opposed to working hours. You're 21 years old and you have 69 years of life left. If you retire from your major occupation at 65, you will have worked 44 years. Okay, that totals 77,000 hours of working that you were going to do. Your leisure time is 395,256 hours including two weeks vacation. So if you have an education that works for your non-working hours, it's useful for 395,000 hours as opposed to 77,000 hours. So then the 395,256 hours plus 77,000, makes education one of the best and cheapest investments ever. Therefore, total application of a liberal arts education to both work and leisure hours is 472,256 hours. This was done for the Minnesota College Council.

I'd like to see the whole world change so that there would be more peace and fairness. I'd like to see Americans make more physical beauty out of their land. More beauty, town to town, along the highway, everywhere. You know, like Ladybird Johnson with her wild stuff. I'd like to see more beauty. I'd like to see more time spent in harmless gaity. Recently the Minneapolis Tribune made fun of Dick Jackson in Madison because the town of Madison is putting up a glass lutefisk. It seems dumb to put up a lutefisk, but it's a very good thing for a town to do both serious things together and also show a lot of gaity. The lutefisk can be moved and paraded down the street. Besides what if we go to war and all get killed? We'll be sorry we didn't do it. Let's have more harmless gaity.

Then, this is the final remark about primary aims, a primary aim in life is to do the old biblical thing, and that is—name the values, put a name on invisible things. If honesty means something to you, then let's use that name around town. Use that word around town and not just the word dumb.

Use dumb when you mean dumb. If you mean crooked, say so. And if we mean women are being shattered psychologically in some situations, like beginning business, let's say so. And go to someone and say, "It sounds as if what you said to her was a shattering thing. Did you mean to shatter her? Is that what you're doing? There are a bunch of us that will have a word or two about it."

And let's say so if someone did something wonderful—this eternally happens in rural Minnesota. Somebody does something marvelous and everybody says, "Well, that was nice. Anything else?" We miss the moment of history so we need to use big words. Let's change the vocabulary for ourselves and use words like integrity, tragedy, martyrdom, marvelous, etcetra. Let's use the huge words that are way over there and way over here in order so that we'll have a more intense life.

What's the difference between sacrifice and martyrdom? The attitude toward it, that must be it. Have any of you ever heard of St. Philip of Heraclea? Well, I'm an Episcopalian. They always have saints. Philip was in the second century and the Romans came to him, and said, "We're going to have to take your church away because you are practicing Christianity which is bad news for us." And he said, "Yes sir, you can have the church." And he took the scriptural things and eucharist things away with him and they worshipped God in a field. The Romans came again and said, "We're going to have to take the communion table away from you." He said, "Right, you can do that." They did. They came a little later and said, "We're going to have to take the scripture and communion things away from you." He said, "No, that wouldn't be appropriate." They said, "Well, we're taking it." And he said, "No, I can't give you those." They said they would take it by force. He said, "I can't stop that, but it's inappropriate for me to hand it over to you." They said, "Do you realize what we can do to you? Have you seen your friend that we have had for two months? Have you had a look at him? He can hardly talk." Philip said, "Well, that may be."

So they put him in prison for awhile and they dealt with him just as they had dealt with the friend. They both were in such terrible shape when they took them out to hang them or burn them or whatever they finally did with them, that they had to carry them. And then they said, "Well, you could repent." And he said, "That wouldn't be appropriate." And so they killed them.

Now, there was no self-pity. He left no room for pity for them. He never once asked those Romans to have pity for the horrible things that they were doing. There is a lot of rightful anger inside conscious women and it's got to have a way to be talked about among each other. I've seen it with old people and in a widow's group in New York City.

"Technical prowess comes naturally to every creature. Technical prowess is given of nature. What's not given is culture."

DIFFERENT APPROACHES TO OWNING YOUR OWN BUSINESS

VERNA KELLY

Verna Kelly has lived in Willmar with her husband and five sons for the past 10 years. She currently serves on the advisory board for the Minnesota Office of Volunteer Services. She sells insurance and tax sheltered investments.

Heading into the 21st Century we see rapid technological and social change all around us. Few of us are ready or willing to face the meaning of these changes. Since World War II, we have seen a steady stream of women heading into the work force. More of us have continued our education beyond high school and with our education, we have demanded better jobs, equal opportunity and equal access to upward mobility.

Along with these changes we have seen a continued migration into the urban areas. In 1980 the census indicated a new direction. More people began moving to the rural areas than migrating to urban areas. Many of us determined that we could have a better quality of life away from the pollution and congestion of the metropolitan area.

What then happens to our career expectations, our personal goals? What is happening all around us is a shift away from centralized areas, back to the neighborhoods and homes from whence they came originally. With this change, a new emphasis on the home as the center of society appears. This represents a shift in our work force from assembling and manufacturing to telecommunications.

Look at the people around you. How many already work out of their own homes? Architects, designers, specialized consultants, music teachers, language instructors, insurance agents, investment counselors, art dealers, lawyers, ectetera, etcetera, etcetera. Given a computer console and teleconferencing equipment we can radically extend the number and possibilities of work-at-home jobs.

What are the forces bringing about these changes? Painful though it may be, one is the escalating cost of commuting. In 1975, if just 12-14 percent of urban commuting had been replaced by telecommuting, we would have saved 75 million barrels of gasoline, which would have eliminated our need to import gasoline from the Middle East. As our energy costs continue to escalate, the advantages of working at home will continue to grow. As work days become shorter, we will also be less willing to spend our time commuting.

In addition, corporate and government employers have begun to realize that shifting of work to the home reduces the investment in real estate. The smaller the central office, the smaller the manufacturing area, the smaller the real estate bills. This transfer of work often reduces the pollution and the cost of cleaning up our environment.

But perhaps the strongest voice that will propel these shifts will be the growing demand to glue the nuclear family back together again. This will bring political pressure for such things as tax incentives and new conceptions of worker's rights, which will enhance this process.

You are here today because you are interested in owning your own business. The opportunities have never been greater. We already have one advantage. We live in the ru. area and have the quality of life so many others are strivin to achieve. With a little imagination, perhap a few dollars and a lot of drive and determination, we can succeed in achieving those goals and aspirations which we may have given up on a few years back.

The most encouraging thing to me, however, is that more and more, we are women helping women. We are women learning to use and expand a network that we have always had. We have developed a more positive mental attitude about ourselves as caring, contributing and productive members of society. With these abilities we can do nothing, but succeed.

"...more and more we are women helping women.

EILEEN (GUTHRIE) COLLARD

Eileen (Guthrie) Collard grew up in Baltimore, Maryland, and graduated in 1966 from Antioch College. She did graduate work at Mankato State University in urban and regional studies. She co-authored **Making Change: A Guide to Effectiveness in Groups.** ***She has been working with community development since 1968 and is director of Women Of Many Voices.***

Let me begin by telling you briefly about the organization that I am involved with in the Twin Cities called Women Of Many Voices.[18] The name represents our belief in diversity as valuable and enriching. Women Of Many Voices involves women from all sorts of backgrounds with an emphasis on low income. I want to share with you what we are trying to do to support each other as home-based business women.

Women Of Many Voices started in August of 1982. We have three on-going goals. The first is to help low-income women who want to start up home-based businesses. When we say low-income women, we mean extremely low-income women, many of whom are on welfare or living at welfare levels. Secondly, we are trying to help low-income women figure out ways to be self-supporting by reducing their need for income. We are talking about buying clubs, bartering, ways to help each other get by economically now that the crunch is on and many people are really struggling day to day for survival. And thirdly, we are consciously building support networks among the women who live within walking distance of each other, because they don't have cars and they can't pay bus fares.

We are neighborhood-based, working person-to-person within neighborhoods. We focus on a self-help and community-organizing model rather than taking a "we know it all and we can tell you how it is" stance. We are trying to connect or link up people's resources and skills so they can help each other out.

Why is it that many women want to work at home for whatever the reasons are? We may not want to own our own business, but working at home has definite advantages for many of us. We like the flexibility, the hours, supervising our own work, not having to worry about clothes, or being able to arrange our workdays around the kids. There are a lot of benefits in working out of our homes.

Secondly, there are a lot of women who already are home-based business women. And one of the things we find ourselves having to work with is convincing those women that when you make money while you're at home — whether it's for sewing, daycare, selling pies or whatever– you are a bonafide, home-based businessperson.

The businesses may be informal, or duly licensed by the state, alternative, underground, whatever the word is, but they are there. Home-based businesses are still, for the most part, undocumented. But the knowledge is there, if we begin asking around. We can learn from each other about it. It is happening all over the country. We just don't have statistics yet. Much of what we are trying to do is recognize and acknowledge for ourselves that when we make money at home, whether by typing papers for students, editing a book, doing freelance typsetting or the like, that is operating a home-based business. We are convinced that these home-based business enterprises can support us. We can figure out ways that you can succeed if you want to.

Women Of Many Voices is currently conducting a survey in Minneapolis of woman who already make money at home to try to find out what they're experiencing. We're finding the variety of ways is endless. Recently a woman who runs a private detective service out of her home talked to us. She contracts with individual attorneys to do investigations.

Another woman runs a landscaping service. All she needed to start were a rake, a hoe and some library books. Others are providing childcare, preparing frozen foods for working couples, or doing veterinary work.

Support from other women in running a home-based business is essential. All of the decentralization Verna referred to earlier leads to isolation if we don't consciously build in support mechanisms. Professional organizations are one way. Sometimes it's as simple as a cup of coffee with neighbors. But we believe it has to happen, that without that dialogue with each other our chances for success are reduced as women.

Another premise is that as women who manage households, who got ourselves through school, who did whatever it takes to come this far—we already have the necessary skills to make our businesses work. That the resourcefulness and knowledge to succeed are within us, every single one of us. And that if we don't know the answer to something, other women are there who are willing to help us learn if we ask. If you ask the questions, you will find the answers. And you will for sure find it from another women if you ask another woman. I have been amazed at the willingness of women to share what they know even when they may be competitors in the same field.

...the resourcefulness and knowledge to succeed are within us, every single one of us."

Your business will succceed then with help from both formal and informal networks. There is a national organization that is fairly new called the National Alliance for Homebased Business Women. They publish an excellent guide for about $14 postpaid that gives both business set-up information and a directory of homebased business women in different fields. You can contact them for more information on what they do, how they got started, what advice they can give you. It's also a good place to look for ideas if you aren't sure what you want to do.

Informally, let everybody you know hear about your plans or ideas. Tell everybody in the world! And when you do, ask who they know that might be useful for you to talk to and get the name. Then you begin to build your chain of contacts. Say, "Can I use your name when I call someone?" You will find exactly what you need in less than three or four contacts if you go after a specific item of information. It works. You just have to ask for it. You don't have to know any particular skills.

Another area that we can learn from each other is marketing. If we have homemade items—pottery, sculpture, wall hangings, or whatever—we have to deal with the selling, advertising, showing and promotion that goes into marketing the products. There are many creative ways to promote with no magic answers to what works.

To explore ideas, we hold what we call a show and learn day. Women can bring their items and have them critiqued by professionals in the retail field. We invite manufacturers' representatives, department store buyers or marketing representatives because they might find products they want to sell for us. It is useful to know that a world exists of people who sell other people's stuff.

Another approach is joint marketing. Either hire somebody to represent your product or put a catalog together. For ideas look into the models that have already been developed, particularly in Appalachian areas. That's where some of the most successful cooperative marketing efforts have been done.

Another way we can help each other is to share our ideas. If I have an idea for a business, but it's not one I want to pursue myself, I can tell others and let them pick up on it if it's right for them. So spin these ideas off. You might want to start an idea bank somewhere.

Another way to help ourselves and others is with technical assistance. If I have an idea for a folding orange peeler that I carry in my pocket, how do I make that? How do you make a prototype of it to show somebody? We are going to assemble teams of product developers so that people with such ideas can go to them to ask the dumb questions that we don't want to ask otherwise.

Basically, we're trying to assemble the resources we have so that we can draw on them. We're using a model provided by the National Congress of Neighborhood Women.[19] They have been teaching us their models for support groups. It's a powerful base for our economic futures.

ANN WATERHOUSE

Ann Waterhouse was program coordinator for the West Bank Community Corporation from 1975-1980. She was regional director of the National Consumer Cooperative Bank from 1980-82. She currently does private consulting work with nonprofit and cooperative businesses and edits Connections, an economic development journal.

I have worked with the West Bank Community Development Corporation in an inner-city disadvantaged neighborhood without the economic resources to invest that exist in other urban areas. You begin to figure out how you can work around just about any problem. But it takes a certain kind of approach—a consciousness or identification with a process to be able to figure out how to get through the problems. It's very much like starting a business. It required an entrepreneur's ability to identify and think through problems.

It's taken a long time for me to admit that I am an entrepreneur in that sense. Being resourceful in problem solving is a skill that many of us in this room have. I started thinking about how I deal with my everyday world. If you tend to identify problems around you and develop ways to resolve them, then I think you have the skills of an entrepreneur. Starting a business is not simple. There will always be problems.

I have worked with cooperatives through a nonprofit development corporation, an umbrella organization that helps to channel resources, particularly for cooperatives. I have also worked with the National Consumer Corporate Bank which is probably why I have the approach to business development that I do.

Banks tend to be very conservative institutions that operate by very strict rules. That was very frustrating to me. Even though a cooperative bank is technically a development bank, it still operates by a firm set of rules. Somehow we need to figure out how to work within the rules and still be able to work with some of our more creative ideas.

Cooperatives are the consumer model of the Rural Electrification Assocation (REA) funded by the federal government. You were a co-owner if electricity came into your home. As a member of a cooperative, you might also share other benefits, like group health care policies. So that's the kind of a consumer cooperative model we're talking about where the beneficiary of the goods or services of the cooperative are the members and owners.

Now on the other side of that you may also be familiar with the farm cooperatives and marketing cooperatives. These cooperatives provide a place for farmers to sell their grain, for example, and it's then marketed to larger buyers. That's a bit closer to the worker or producer kind of co-op.

I'm most familiar with the retail or service cooperative. I am involved right now with a fairly large supermarket, a consumer cooperative in the Twin Cities. I can tell you the advantages and disadvantages of that. But I would like to zero in on the worker cooperatives where you work collectively in concert with a number of people.

A major advantage over partnerships is that a cooperative withstands the coming and going of a changing membership. Partnerships are often unclear about exactly what happens in a dissolution. If one person leaves, the business status changes. With a cooperative, members can come and go. Their shares are transferred to another member and it's a fairly clean way of moving people in and out of the business.

My biggest reason for working with cooperatives is the equitable control of capital it allows. Decisions on hiring, management, investments, purchasing, and inventory are made on a one dollar, one member basis. In other words, if everyone owns the same percentage of the business they also share the same access to control as everyone else. That's a value I appreciate. Women, in particular, looking into business ownership might find that this equity is compatible with their values.

Productivity in cooperatives operates at a higher rate than some other forms of business. I think it's probably true of just about any business where workers have ownership as incentive. Work cooperatives are a way of seeing that happen.

There's a disadvantage in that the economic incentives are shared. The single entrepreneur doesn't have the immediate economic incentive. Cooperatives find it more difficult to attract and hold managerial talent because of that, I think. Sometimes equitable control means cooperatives take longer to respond to the marketplace, to position themselves and move, to be able to take advantage of certain economic opportunities.

There are also specific technical needs. Not all accountants are trained in cooperative accounting laws or legal advantages for cooperatives. These are factors to keep in mind.

Successful cooperatives need to have all of the same things that any other successful businesses have. You can't avoid a feasibility study or a market study if you're moving into a new locality or product. You need to know what the market is and what your plan is. You need to plan even if you are not going into outside financing. You need to know that much about your business and yourself in order to commit yourself and your resources.

I want to mention here the potential role of public resources in business entrepreneurship. I read about government resources directed to business development all the time—bonding authority, access to capital, technical assistance, grants, loans and the like. Unfortunately, I don't see those resources channeled to smaller startups or cooperatives. I see them going to existing businesses involved in expansion.

It's important to look at that during this time in our economy. Jobs are being created not in large corporations, but in small, innovative businesses. We don't need to look for the Cargills or IBMs or those corporations for the innovations or the jobs. They have a certain role to play in research and development, perhaps, or in providing capital or technical assistance.

England and Spain, for example, are countries where the government is actively involved in supporting either low interest loans or technical resources to new businesses and particularly, cooperatives. Last summer I visited a Spanish worker cooperative that has 20,000 workers who share equally in the ownership and profits that are produced. This is coming out of a fascist civil war, of course. The government is subsidizing it with low interest loans and access to venture capital.

In England, the government is working with the trade unions where many workers are unemployed to create new jobs. We could do similar things by looking at local control, local ownership, value added kinds of businesses, processes that stress energy conservation. Thankfully, we have studies to show that's where the jobs are coming from. Private industry will create innovative jobs only if it creates cash on the bottom line. So I think we need to look to alternatives and cooperatives and other forms of small business to be able to see some of these experiments.

PAULA MANNILLO

Paula Mannillo is a native of Iowa who graduated in psychology from Macalester College in 1966 and earned a master's degree in educational psychology from the University of Minnesota in 1974; she currently owns Northland Lodge on Leech Lake, Minnesota, and job-shares as a business development specialist at the Women's Economic Development Corporation.

Now I'm going to take a slightly different approach to being in business for yourself. Eileen, Ann and I made a presentation like this before and I found myself in a very strange position. Ordinarily, when I am in a room with people in business, I am the most liberal person there. But in the company of these two ladies, I felt like the most conservative person in the room. It was really quite a shock to me to find out that I was turning out to be a traditional entrepreneur. I could hardly believe it.

But I think I was born into it. My grandmother ran a restaurant when she was in her 40s and 50s; my father and mother farmed. We still used horses when I was a kid. I went to a one-room country school with no indoor plumbing. I still managed to grow up and go on to lots of schools and things like that.

I started to get into entrepreneurial ventures after I started having children. I went through a series of part-time jobs working around a psychology degree. I did not like being a school psychologist. It was a terrible job. I could never measure my successes. I decided to find work that showed I was getting someplace. My choices were to go to law school or to own my business. I'd already spent seven years in schools and four more years, well, forget that, I thought.

My first business was a clothing retail and manufacturing business. I bought it because they made the kinds of clothes I liked and they were going out of business. I soon found that I lacked a great deal of knowledge about the business, but I found ways around that and learned an amazing amount that first year.

The previous owner willingly taught me everything she could. I learned from digging into every available resource in the Twin Cities. Some of them were not worth drawing from, but many of them were. I used a program sponsored by the Small Business Administration called Service Corps of Retired Executives (SCORE). I talked to a man who had been a large retailer who believed you only order turtleneck sweaters in red, white and blue because those were the only colors that sold. The only colors I liked were purple, pink and green. So we had quite a difference of opinion right there.

I found that I didn't know the business vocabulary I needed. I sort of knew what assets and liabilities were, but not well enough to suit the bank or the SBA. So about the same time I got into the business, I joined a new organization forming in the Twin Cities called the National Association of Women Business Owners (NAWBO). NAWBO is an organization made up of women who were starting and running their own businesses.

"We tend as women to make relationships in our lives more important than anything else. It's time to balance that with our own improvement and achievement.

And so we began about the same time. We all began about the same time in the same way with the same problems. We shared with each other how to deal with this or that, where to find good accountants and that kind of information.

NAWBO has been absolutely invaluable to me. My most difficult problem was finding capital to work with that was easy for me to get. I had some assets like a house which I really co-owned with my husband. My education doesn't count much as collateral. Between my partner and I, who also owned a house, we raised $12,000 from the SBA and that took us three visits. So we put a mortgage on my house, a mortgage on her house, a mortgage on the inventory of the business and we all had to personally guarantee everything, our husbands included. So it was pretty difficult to raise capital and I don't think things have changed much.

For awhile the SBA had a program called "Women In Business Programs," but it was sort of a "catch 22." The maximum you could ever get was $20,000. Most people will agree that $20,000 is just about enough to set you up to fail. It is not enough to really get you over the hump so you can keep going.

Most women-owned businesses tend to be sole-proprietorships with no employees and less than $10,000 a year in income. Those aren't the kinds of businesses that qualify very well for SBA loans. SBA will guarantee and stand behind investments in real estate and equipment, but if you run a service-oriented business by yourself, you don't need money for real estate and equipment.

So, how do you do it? Well, probably 85 percent of all entrepreneurs fall back on either personal assets, money in the bank from another job, property they can sell for cash or money from investors willing to take the risk with them.

I soon found that I really preferred being in a joint business. I ran a business the first time with a woman partner and that worked for a short while. It reached a point, like marriage, when we couldn't stand each other so we got a "divorce." She got the business and I went on to other things.

I am now active in four kinds of businesses. One is the computer service bureau, which means I have to be at the phone in order to be working. Nobody has been there for the last few days. I work as a consultant with a nontraditional venture capital group that sort of acts like a marriage broker between someone who has a good business idea and no capital or people who have capital, but don't want to work at the business.

I own part of a resort in northern Minnesota which has been another experience in getting capital. The resort industry has been on its last legs, or leg, for years. Most resorts were built in the 20s, 30s and 40s and are in fairly tough shape. It's an expensive propositon to bring wiring, plumbing and the other systems up to code after years of neglect.

We've found the local banking facilities very difficult to work with because they aren't interested in an industry that has such a terrible reputation. So that's one we have really had to go by hook or by crook to figure out ways to come up with some money here and there to improve this resort.

Women are attracted to the entrepreneur option for many reasons. A major one is that corporate doors are pretty much closed. Statistics show that not very many women are rising in the corporate hierarchy. The statistics tend to get worse rather than better with time. As an entrepreneur, you have more freedom to choose your path; to do what you want to do, when you want to do it; and to make more money at it than you probably would in the corporate world.

The most important thing to do is to get going. Learn as much as you possibly can. Learn the jargon, the concepts so that you know the name of the game is to increase your net worth. You don't just do it for the fun of it. You do it to make enough money to live comfortably.

We tend as women to make relationships in our lives more important than anything else. It's time to balance that with our own improvement and achievement. There is an equation between money and power that many of us don't recognize. I don't believe by any means that women should play boys' games where money becomes the only motivation in life, but we do need to assume responsibility for our economic situation, find the power we need in money and get out of the victim role we've had too often in the past.

We need these four things—*education*, so we know what we're talking about; *networks*, so we get support and information; *money*, so we have access to the money we need; and *power*, so we assume a role that uses opportunities to our best advantage.

In closing, I want to share this hopeful information. There is a new organization now starting up that will be statewide called the Women's Economic Development Corporation.[20] One of the long range objectives of that organization is to secure working capital. There will be a rural community development component of that effort. So when I go out and talk to women who want to start a business, I say dream your dream because there's going to be somebody coming. Do your dreaming now and keep in touch with a rural contact called Mainstay.

JODY HALGREN

Jody Halgren has lived in Marshall, Minnesota, for 16 years with her husband and two daughters. She was director of the Mathematics Lab at Southwest State University prior to joining Mainstay, Inc., a career counseling center for women, in 1979.

Mainstay is located in Marshall and has been in existence just over four years. It's a career counseling center initially set up for displaced homemakers. Educational and employment counseling were offered, not emotional or therapeutic counseling. Support groups and workshops were held on a variety of topics—job seeking skills and personal skill building, confidence building, assertiveness, time management, risk taking, decision making and money management.

Eventually we became part of the state of Minnesota's displaced homemaker's program. There are five locations—in Duluth, called Project SOAR: two in the Twin Cities called Working Opportunities for Women—one in St. Paul and one in Minneapolis; the Southcentral Displaced Homemaker's Program based in Mankato and Mainstay in Marshall.

One problem with the program at this point is that it doesn't serve every area of the state. There's nothing in the northwest corner of the state. A bill in the legislature to increase the marriage and divorce license fees would raise money to go partially to women's shelters and partially to displaced homemakers programs.

Today, Mainstay is also funded by private foundations so it has become truly a women's counseling center, not just serving displaced homemakers. The state of Minnesota funds the displaced homemaker's part and private foundations fund our other services for all women.

Since this is a conference for women who are thinking about going into business, I wasn't sure that anybody would show up for this session. So if what I'm going to give you is not what you need, I hope you'll ask me questions.

I'll give you basic nuts and bolts job-seeking information. The first thing to do on reentering the job market is to clarify your goals. Ask yourself, "What is this job going to do for me?" It makes a difference now and further down the line. Are you seeking a job to supplement the family income or to support yourself? Are you seeking a job to build skills in a certain area or for personal satisfaction? I'm aware that many of these may overlap. They're not mutually exclusive, obviously. But it makes a difference to identify which ones motivate you. If you're seeking a job to supplement family income, it may determine the range of work you're willing to consider. You'd probably be willing to consider any job that pays a half-way decent salary.

> ***"It's a good role model for daughters, in particular, to know that you're going to keep setting goals all through your life."***

If, on the other hand, you're looking for a job that builds certain skills, the range narrows down. For a job that's personally satisfying, you need to know more about what satisfies you. That involves your values related to work, or the types of job characteristics you would consider.

For instance, for personal satisfaction, you might be able to consider both part-time and full-time work. But to supplement family income, a part-time job might not do it. You may only be interested in full-time work. Clarify first what you want this job to do for you so you know what you're looking for.

Think about what makes you happy on a job. Do you like to be the one who makes decisions? Or do you go along fairly easily with decisions that are made by other people? Do you want to be fullfilled or doesn't it matter at this point? Do you like working with people [illegible] working alone?

The easiest way to do this is to think about what you enjoy doing in your leisure time. List at least 15 things you like to do. List as many things as you can while remembering it's not for your spouse, or your kids—it's enjoyable for you. That will give you at least a basis on which you can know yourself a little bit more.

It tells you, for instance, that you do like to do things that are mostly with yourself or that you mostly enjoy doing things outdoors or those activities that require you to stretch your mind. It will make a difference in choosing the kind of work you will enjoy. It's important to do some soul searching. Then if you can, talk with a friend. Ask, "What do you see that I like to do? When we're together, what do you see?" Friends are a good resource for information we might never come up with by ourselves. Okay, so that's the first step: clarify your goals.

The second step is to locate where the jobs are. There are several ways to approach that. There's the traditional way of looking in the paper at the want ads, but many, many job openings never reach the want ads. We get calls from business owners who say, "I don't want to advertise this in the paper because I don't have the time and I don't want to deal with it. So would you, as an employee of Mainstay, see if you know of anybody who might be interested in this kind of job and send them over?"

We serve as a screening agency. We do have a file on women who are looking for work and the types of jobs they're interested in, so we call and tell them what's available. We invite them to give the employer a call if they want to know more about it. So the other way to find jobs is to look in trade journals, newsletters and on bulletin boards.

Also, I would tell everybody I know that I'm looking for a job. In one of the job sessions yesterday, a participant said, "If I were making a product, I would give one to everybody I knew." So the way to find a job is to tell your insurance agent, your minister, your friends, your relatives, everybody. Tell them what you want to do and the reasons for going to work. Let them know.

The third step is [illegible] your skills. For instance, you would do this if you [illegible] quite sure of the type of job you want because you haven't worked in paid employment for several years.

One process that is extremely helpful is to identify your personal skills. It's helpful for several reasons. It's a confidence-booster. Confidence affects the whole job-seeking process. It's critical. Another reason is that it gives you good information about yourself. It's information that you can express in a job interview and on your resume.

A process that we use at Mainstay is to come up with three to five activities, achievements or previous employment experiences. Several years ago I had a job as a civil service test examiner. It was wonderful for somebody with small children because I could schedule tests according to my schedule or when my husband was home in the evenings.

As I thought about that, after I was at Mainstay, I built a lot of skills in that job. I hadn't thought of it at the time. It seemed like a soft job. Just something to get me out of the house and give me some spending money, which it was, but I did build skills and I enjoyed the job for several reasons which I later discovered were part of what I like to get out of work.

So the first thing is to come up with are at least three achievements or activities, including volunteer experience that you have enjoyed.

I counseled a woman who said, "I have done so much as a volunteer. I've been in several different positions with Jaycee women, in the church, with AAUW and other smaller jobs. I have no idea how to narrow this down." So we decided that if she followed the ones she really enjoyed, that would give her much better information and would obviously narrow it down quite a bit.

The experience should be fairly recent, too, so you can think clearly about them. Don't go back any more than five years, because you have to know about the specifics of what you did. Think about the actual work that was required in that position. Be specific, for instance, you were in charge of a fundraising effort for a church group. It's not easy to get specific because we're not used to thinking about all the steps that we go through; we just do it.

First, did you have to call people to get them on the committee? Then, did you have to work out a schedule for the meetings? Then, did you discuss plans, and options, and ideas? Did you lead those discussions? Did you do publicity and what did that involve? Did it actually involve writing press releases? Did it involve calling a reporter for an interview?

This is a fairly lengthy process. You won't be able to do it in five minutes. It's important to recognize that it's going to take awhile, but it's worth it. You'll come out with good information. After you've gone through all the action work required to make these lists, talk with someone who did it with you. The two of you can think of all the things you did. Sometimes it's mind-boggling.

Then, the next step is to identify the skills you've used. That's why I handed that list of skills out to you. It's helpful to have a list already compiled that you can select from to identify where your skills are.

These are actual skills that translate to paid employment in different types of jobs. The other counselor at Mainstay tells about when she bought a used car. It was investigating. It was reasoning. Or building a dollhouse was another one that she used.

Then the next step is not quite so easy. Maybe you'll need someone else to brainstorm with. Think about jobs which use managerial skills. For instance, you were in charge of fund-raising and you used skills to influence people to do what you want them to do, for motivating people.

By this time, you've clarified your goals, which is very motivating. Now it's appropriate to discuss your goals with anyone who is affected by them —a significant other, a spouse, a partner, or your family. Somewhere down the road, if everybody isn't pulling together to a degree, there are going to be problems. You don't want to set yourself up to have problems.

Also, discussing goals with your family is a good role model for children. Just a little while ago, I decided I would go back to school and work full time. I knew that would impact on the family. That takes me away from them a lot. So after I discussed it with my husband, I told my daughters what I wanted to accomplish, why I wanted to do it, and what it was going to mean to our family. It's a good role model for daughters, in particular, to know that you're going to keep setting goals all through your life.

Then you've also identified your skills which is confidence building. It also works for the next step, which is, put together a resume. You may all know what a resume is, but I'm going to pass out a general form because I told you I was giving you nuts and bolts stuff here.

In this one, it's nothing fancy. Just one page. A resume is your personal advertisement. It's used as an introduction to yourself. Often, ads in the newspaper will instruct you to send a resume to a box number. It's a blind ad so you have no idea who you're applying to for a job. Since you don't have a number to call, there's nothing else you can do to get more information, but to send a resume. If you don't have one, it's hard to know what to come up with. This is a basic form to use. There are many others, but this is a general starting point.

A resume is used for applying for a job, or when applying to a company for any job, you can attach this resume to their application forms. You can also use it during your interview.

A resume begins, obviously, with your name, address, and phone number at the top. It can have "position desired" and that's very appropriate, but it also means you'll want to have more than one resume. You can list experience, including volunteer work. For example, while a woman may not be paid to be a family farm bookkeeper, if she is taking care of that responsibility, it's a good one to list here.

Describe any paid employment you have had. Include in there any office machines, like computer terminals, you know how to operate. Include as many of the small tasks that were handled simultaneously so you can demonstrate your capability to manage a variety of tasks.

In the education section, put down any courses you've taken. Community education sources may apply. Any training in college or AVTI or other coursework. List also your strengths. Employers want to know what you can bring to the job of yourself. Anybody can say they are precise with figures, of course, but not just anybody would think to say it. It makes a difference.

I do not recommend putting references on a resume. With each application, you want to change the references. Different people know you in different ways. If you're applying for several different types of jobs, you might use only those people who know enough about the particular skills of one job to recommend you for it. I'd just put together a number of people you could used and change them according to the particular job you apply for. Be sure you call for their consent, let them know what you're doing, and have their agreement.

I would recommend typing your resume if it's at all possible. A typed resume and letter just looks more professional.

Resumes can be so creative. You can put all sorts of different information into a resume as long as it's clearly done, understandable, has no spelling mistakes, or grammatical errors. I encourage you to have a friend or somebody look at it for mistakes before you copy it. It's too easy to overlook for your own mistakes.

Have a friend critique it. Say to them, "Be mean" so they'll be honest with you. Let them know you aren't looking for compliments, but their best critical comments.

Another thing you can do is to find somebody who is doing a job that you would like to do. Ask them to look at your resume and tell you if it's the kind of information that they would look upon favorably. I was working not too long ago for a woman who wanted to get into management. She is a teacher. She has no direct experience, but we all know that teachers have excellent management skills. We had to figure out how to shape her resume so people in business would read it and know she's got management skills.

So we brainstormed to identify a couple of people in Marshall that we could ask, "What would you like to see in a resume? Does this speak to those qualities?" And they gave her some good advice that I hadn't because I'm not in business.

If you don't know exactly what kind of job to apply for, I suggest using a general resume which you can adapt as you need to. In other words, form some kind of a base from which you can work.

The most important thing to remember is that your resume can be done whichever way is most effective for you. Look at other people's resumes for ideas. See how they have arranged their information. Then try what seems best from several sources on your own.

It's very important to research the job that you're applying for. If, for instance, you're applying for a job that's been advertised in the newspaper and there's only a box number, there aren't many ways around that, but try. One way, if it's a small town, is to simply ask around. Another way is to check the job service or employment bureau. They research the opening because they want to know if it's on the up and up. They can have public information on who's got want ads in the papers. Ask friends, if you know anybody who works at the same company. Get him or her in the corner and pump them for information.

It's also important to find out who you will be interviewing with. If it's a person you would be working with, find out what type they are and the qualities they're looking for in the new employee. You can usually find out what the duties of a job will be simply by talking to the personnel director or someone who represents the company. Don't necessarily ask the person who answers the phone. Ask for someone who can tell you more about the job opening. Do all you can beforehand to find out about the job.

Prepare yourself for those opening questions in the interviews, like, "Tell me about yourself." That's an excellent opportunity for you to tell them all you want them to know about yourself. it takes knowing about the job and what they want.

It's not an invitation to say, "Well, I was born ..." and then give them a chronology of your life. That's not what they're looking for. They're looking for how you built the skills you have and how you came to the place you are now in your career.

Find out what you can about the company, either from their annual report or taking a tour of the plant. They might also ask, "Why do you want to work here?" Be prepared with some information about their company so you can answer that question.

You'll probably also be asked what your strengths are, which isn't so hard except that we can all think of 10 things that are wrong, not right, with us. Expressing our strengths is tough.

Being well-prepared makes the difference. Practice it. Shut the doors to your study and practice saying them out loud if you have to.

They might also ask you about your weaknesses. The important thing is not to be brutally honest. We all know our weaknesses that we could describe beautifully in great detail, but that's not what they're after. The point is to turn a weakness into a strength. For example, one woman told me that when she's on the job, she really doesn't enjoy chatting with her co-workers. To an employer, that's not bad. What she needs to say is, "Sometimes my attitude is considered unfriendly by others I work with. I really like to stick to the job, do it well and get it done." The employer, of course, doesn't necessarily want to hire somebody who's a social butterfly in the office.

The two keys to presenting yourself are self-confidence and enthusiasm. If you have gone through the preparation step-by-step, you will have them both.

Keynote Address

Rural Women: An Untapped Resource

SECRETARY OF STATE
JOAN ANDERSON GROWE

Joan Anderson Growe is the three-term Secretary of State of Minnesota. She was first elected to public office as a state representative in 1972. Growe served as president of the National Secretaries of State from 1979 to 1980. Growe was born in Minneapolis and grew up in Buffalo, Minnesota. She holds a B.S. degree from St. Cloud State University, and earned a special education certificate from the University of Minnesota. She completed the Executive Management Program for State and Local Government at the Kennedy School of Government, Harvard University, and studied public management at St. Thomas College in St. Paul, Minnesota. Prior to entering politics, Growe worked as an elementary school teacher and as a special education teacher. She presently resides in Minneapolis. She is now a single parent and the mother of four.

Thank you for that nice introduction and thank you for the welcome everyone. You would think I was the first speaker instead of about the fifteenth that you have had today. So, you are very kind. I want to start out with some good news. I enjoy long dinners, but not long dinner speeches. There are several things I want to say and I am going to try and say them very quickly and then we can go on to enjoying our evening.

It is great to be here. A little earlier today I was in another part of Willmar talking with the Business and Professional Women who are having their state convention. I think we have many friends here in Willmar and certainly it is a city that has provided outstanding leadership for the state of Minnesota over the years.

And then coming from that BPW meeting, I came over here, and seeing all of you, I get all excited again and all energized and all enthused about what is going on. It's a totally different feeling than I get when I see what is happening in the halls of government lately, but I will get to that in a minute.

The second thing that I want to do is to commend the organizers of this conference for putting together such a marvelous program. To all of you who are attending, I would say you have recruited one of the finest group of speakers that I have ever seen and I am very honored to be in their company. Jane, you and your planning committee have just done an excellent job and you really are to be commended. The other group who is to be commended is the students who prepared our meal. I think we ought to give them a hand and tell them they deserve an "A." Mention it when we go by the kitchen since they are working here on Friday night.

I have to make special note of the two most recently funded programs by the State Executive Council because the people who are funding them or are in charge of them, are here tonight. It's Betty Walton, Project Heritage Design in Thief River Falls, and Gail Nelson, Rural Women Mean Business, from Morris. What I have decided tonight is this, (I haven't told Gail this yet)—I am going to ask them to

come in two or three months to an executive council meeting and tell us how successful those programs are. Then the next time we want to start putting more priorities on programs that help rural women and children, we won't have as many arguments from individuals on our executive council.

Also tonight you should say a thank you to the members of the Governor's Council on Rural Development for putting programs for rural women as a priority. Tell them how important it is, and that you know that the Governor's Council will continue to do that in the future. Now that they have been here and see what is going on, they aren't going to want to let all of this good talent go to waste.

But there is another reason I feel good tonight. It has to do with our legislative session wrapping up, and it's not just because it's over. (I may feel that way by the time they are done!) Our budget is in conference committee all day today.

I am just immensely proud of the job that our female legislators do. Women are only 13 percent of the legislators and yet our number belies our influence. I suspect that you might know what I am talking about because I am sure the same thing is true in your community. This has not been what I would call a landmark session.

There is one piece of legislation that I think is just about one of the most important things that will pass, having to do with changing some attitudes since we have passed the Open Meeting Law back in 1973. Both houses of the Legislature have passed an appropriation to fund the Pay Equity Bill.

As some of you know, there is a $5,000 pay gap between what male and female state employees earn. The new funding will narrow that gap, and I hope that it will make our state Pay Equity Program a model for the private sector to look at and hopefully they will go ahead and copy it. I think it is good news because there is a lot of gap-closing to do and without our 13 percent in the legislature we would have never, never gotten that far.

So, also, if you are giving out a good word, give it to our women legislators because they do deserve it. I was visiting with some of you during the reception period and we decided that many of us for so long have tried to influence the men who hold office and finally decided to just go ahead and do it ourselves.

I am going to ask you tonight to leave this conference dedicated to two tasks. First, we need to put together and strengthen a network for women in greater Minnesota and second, we need to take a new direction for the 1980's. Now I don't need to convince any of you of the importance of both of these objectives, but I do want to encourage you to leave here tomorrow, to go back to your communities and to organize and to light some fires back there. I want you to go out there and say, "It's our turn." Minnesota needs new pioneers and I want you to go out there and say that you are ready to go.

Let's talk first about what's happening out there. Well, as you may know, women everywhere are poor, and they're getting poorer. That's a fact. Last month the United States Commission on Civil Rights reported that the growth in the number of persons living in poverty, in female-headed households, is a time bomb. That's how they described it, a time bomb.

The number has increased 54 percent in the last 20 years. Today more than half of the women working outside of the home will continue to earn less money. And if things stay as they are, it's not going to get any better.

And then, you know that computer age that people are talking about, that great promise of a silicon valley where we are all going to work in these nice laboratories, nice offices and white jackets and white coats and make all of this high tech equipment.

Well, that's not true either. There is another recent federal report that listed job futures in 1990 and into the next century. You know what they found? They found that there is no silicon valley for America's workers. And I think that as women, you instinctively know the other half of the story.

"My hope is that you will be the pioneers of change in this country and you will begin it in greater Minnesota...we need to look...to the believers, to the dreamers, to the builders, to those who would thrive, not just survive. In other words, we need to look to you...

And now, of course, with these reports, the government does too.

Women will live in the "hamburger valley." Women with children will continue to live in poverty and these children will be sweeping up around the Japanese computer. While we can't disagree with the facts of any of those reports, I think that we can do something to see that they don't come true. It may not be easy, but then when has it ever been easy? And we need to see the tools that are available to us to make a different future. And, of course, that is really what this conference is all about: tools, training and networking.

My hope is that you will be the pioneers of change in this country and you will begin it in greater Minnesota. The way the future can be, the way we can make it, can take advantage of what's going on in the economy.

The changes include a shift from large to small enterprise, a shift from hardware to thoughtware, a shift from brawn to brains, a trend toward small-town living, an enormous increase in small business which is the source of four out of five new jobs. And, finally, greatly enhanced telecommunications that will link together our small towns and our rural areas.

And the signs of change are everywhere, because women like us are being a part of that change. The number of self-employed women is growing five times faster than the number of self-employed men. The U.S. Small Business Administration's business seminars and workshops are attracting an increasing number of women who now own their own businesses or who are thinking about going into business.

A friend of mine, a young women who had worked both for the private and the public sector, went to one of those seminars recently to learn the skills, the tools, and the help she needed to open her own business as a fund-raising consultant. She wanted her freedom, she wanted the flexibility, she thought the money would be better, she liked the idea of working for herself, she's in her mid-30's, she's beginning her family and the idea of having her own business was just very, very exciting to her.

Now, I would, of course, give her a plug and mention her name, but probably some of her competition is in this room, which I think is great, because it proves the point about the growing number of women who are finding economic fulfillment by going into business for themselves.

Now you might ask, "Why a women's network in greater Minnesota?" I could tell you that you should formalize such an organization because it has worked really well in other areas.

Some of you might be familiar with the Minnesota Women's Network which is the one that I am a part of.
It is an excellent vehicle for sharing information and support among women primarily in the metropolitan area, although there are groups in Duluth, Rochester, Mankato, and other cities all around the state. And I would guess that same kind of a network would work well in greater Minnesota. But I really think there is a better reason, and I think you may have some very special opportunities.

Rural women in Minnesota have always been known as the link that held their families together and helped make their communities strong. Certainly that was true for me when I was growing up in Buffalo, Minnesota. We have always been the backbone of community organizations, what was happening in the schools, what was going on in our churches. And so many of you have played a very strong role in the operation of family-sized farms.

I believe a greater Minnesota women's network could accelerate the pace at which women are moving in a new direction. And just look around at the women here. When we get through, ask them what they are doing, and you will find that they are moving in directions like chamber president and director, mainstreet business owner, farm women who are now using computers to become marketing managers of their agri-business, making businesses out of their crafts and sewing and baking, leaders in tourism and the arts.

A network could offer you information on what other rural women are doing, how they're doing it, what went wrong,

what success they are having and where they are headed. It ought to be the most professional, most sophisticated information service possible, and it *will* be, but first you have to invest yourself in its success. And I would suspect that that is exactly what you will do, and if you do, then that network will be a success.

I also want to urge you this evening to take that new direction, that sense of accomplishment in building and dreaming, into our political process and I came to tell you why. We are at a crossroads in this state and this nation. We can continue to do what we have been doing—getting by—or we can get on with what we know must be done.

And for the moment, let's describe the first idea as "surviving," that's the getting-by idea. The second idea, getting on with the job, let's call that "thriving." That's what I think believers and dreamers do.

It is the second idea, the thriving, that suggests that you pursue your own agenda. You pursue it alone if you must, or better yet, you work with other people. But that "thriving" is the attitude that we need because then whether we struggle and fail or struggle and succeed, no matter what the outcome, our efforts are not going to have been in vain. But that is not what politics today is all about, it's not what government is all about. Let me tell you why.

The source of our troubles, the inability of either political party to anticipate change has led to the development of what I like to call "Wonder Bread" politics. It is soft, and it is mushy and it is full of air. And this hybrid of the two political philosophies has a growing number of practitioners, and you will recognize some of them.

Their first objective is re-election. Their outlook, their vision, is only as far as the next election day. They're caretakers, they're not risk takers. They're not bad people, but they're the political version of the ultimate survivors. For them nothing is right unless it is safe, and in order to be safe it has to be absolutely politically correct. These people delight in forcing political questions into the courts or delaying the whole legislative process for so long until the time is long past before you can do anything about it.

They like crisis government, they like joint powers, secret meetings, rubber stamps that read confidential and they particularly like people who say, "A plague on both your houses," when describing political parties.

Now why do they like that? Because it leads to a frustrated and confused electorate. That's the kind that's easier to manipulate and that, that easy-to-manipulate electorate, and those huge campaign budgets are their bread and butter. It leads to re-election for those people. It may be "wonder bread," but it's terrible public policy and these people and their survivor attitudes are taking us down the road to economic and political stagnation—to decay, if you will.

And I suggest that we need to look at some new direction, to the believers, to the dreamers, to the builders, to those who would thrive, not just survive. In other words, we need to look to you, to the people who are building their lives, their communities and their work and who have unfortunately in so many cases today, decided to opt out of politics. The last group of survivors are depending upon the wonder bread people, because whether you vote or not, or whether you participate or not, you still have to live with the consequences.

So my second message tonight is this. We have got to move in new political directions, as well as new business and economic directions. We have to stop accepting this survival nonsense, this wonder bread politics, this stagnation. We have got to change our parties. Maybe we need new patterns. But we have to change our parties just like we have to change our businesses in order to thrive.

What we need now are original ideas and original people. And that's what you are. What we need now are new pioneers and that's what you can be. Others have struggled for us, for our freedom, for dignity, for opportunity and now it is our turn. It is a big job, but I think we can do it.

Let me close tonight with the words of Robert Frost. "The woods are lovely, dark and deep, but I have promises to keep and miles to go before I sleep and miles to go before I sleep." Thank you.

Workshop Presentations

BEST COPY AVAILABLE

CORRINE LYNCH

Tax and Legal Aspects of Business Organization

Corrine Lynch is a mother of three who has a law partnership with her husband in Willmar. She graduated from the University of Minnesota in 1967 and received her law degree from there in 1970. She is the Assistant Kandiyohi County Attorney.

This room brings back many memories. I used to give real estate classes here a couple of years ago, but gave it up because I was too busy. Now it's fun to be back again and to see such a good turnout. I wondered who was going to be here at 9 o'clock on a Saturday morning to hear about taxes. You are certainly devoted people and I am glad to see all of you.

Looking through the registration list, I see that many of you are not from the Willmar area. If you saw the Willmar paper this morning, you would be pleased. This conference got front page headlines which is excellent publicity. Too often women aren't given enough publicity and encouragement. We are still in the background. I still hear those stories that behind every successful man is a good woman, but not the other way around.

I did hear a twist on the story the other day. It went like this: "Behind every successful man is a surprised woman." I at least liked that version. The other day, too, I was walking from the parking lot. Some big truck with a burly farmer at the wheel pulled up and stopped. His bumper sticker read, "If Dolly Parton were farming, she would be flat busted too." I laughed, but recognized it as a sexist joke. It's the kind of thing we're constantly subjected to.

I don't want to lose you in a bunch of dry, dull tax laws by being too detailed and yet I don't want to be overly general and risk being superficial. I am obviously not an accountant; my training is in the law. A great deal of business law is understanding taxes. You play the game right so you come out ahead financially. So the two—law and taxes—do very much go together. It is an important realization.

There's just one other personal comment I want to make before I begin my talk. I understand that some of you may be going into business in the near future. I really think that is great. My father was an entrepreneur so I know how difficult it can be. I grew up in the city and my father started a business when I was a very small child. I watched that grow from nothing. He had about $500 when he started and now he employs six or seven hundred workers. So he has done well, but he also had terrific ups and downs. He has had years when he thought bankruptcy would overtake him and years when he didn't know what to do with all the money. Life as an entrepreneur can be an exciting roller coaster. It's best if you have a strong constitution.

Now, to begin I will talk about various business organizations—the sole proprietorship, the partnership and the corporation. We will compare them and as you listen, you might consider which seems right for your situation.

First, we start with the sole proprietorship—the easiest, least complicated form of business you can get into. With just one person, you don't have anybody to disagree with about your business decisions. There are no legal formalities unless perhaps a business license for sales tax purposes, or any local ordinances that require compliance in your city.

In Willmar, for example, you have to apply for a Home Occupation Status if you want to start a business in your home. You can't have outside employees, need adequate parking for your clients and must conduct your business in such a way that it does not interfere with the residential location. A simple phone call to your city clerk or city engineer's office will tell you what restrictions there are for a home business, if any.

Basically, after deciding to go into business and meeting the necessary licensing requirements, you're on your way. You can purchase equipment, rent a location, or whatever. As a sole proprietor, you make all the decisions. You get all the profits, too, but you also assume the losses as well. You have unlimited freedom in making these business decisions, as compared to a partnership or corporation where you are restricted by a written agreement or a set of bylaws.

A drawback might be that you have no separate existence apart from yourself for your business. If something happens to you, that ends the business. If your business has gained some status, someone may want to buy it. Your heirs might sell it, but if something happens to you, it is going to be run, at least for the immediate future, by your personal representative or somebody who is handling your estate. You don't have any assurance of continuity that you would have in other types of business organizations. For that reason, death is often fatal for the organization.

Many people start this way and go on to some other form of organization later. There is nothing that says you can't change the type of organization you have at any time. You need to make the change at certain times to avoid tax problems. When we talk about Sub Chapters, there are very definite limitations. You usually make that decision for the next year. Many people are on a calendar year anyway and they make adjustments because of that.

Tax laws, of course, are related to the percentage of shares you own in a business. When you do change the type of ownership, you don't get taxed heavily for just taking your shares. There are very detailed tax laws that go into that.

When it comes to taxes, you report it on your 1040 like anything else only you have a separate schedule that shows income or profit from a business. It is part of your income and doesn't have, like the partnership or corporation, a separate tax form. It comes on your 1040 under a separate schedule.

Now, you can have employees in a sole proprietorship. You are the only owner in the sole proprietorship, but it doesn't mean that only you can be active in the business. A lot of time you have a "ma and pa" store that functions as a partnership, but the man is legally the sole proprietor. There are tax advantages to doing it that way.

My husband and I considered a similar arrangement, but we decided on a partnership. I didn't want to be his employee, or vice versa, even though it cost us more money taxwise to be a partnership.

In my example of the "ma and pa" store, he has the right to make all the decisions, which leaves the woman without any decision-making power when he's gone. On the other hand, she may inherit the business through his estate if he has a will. Then again, he may not. If he doesn't have a will and if they have children, each surviving child shares the estate equally with her. If there are two children, they will be entitled to two-thirds of the estate and she receives one-third, by law. She may have worked her lifetime beside him, but her children would see more benefit than she could.

You often run into interesting situations in the event of a divorce when you have had two people working together. If he's the sole proprietor, she may say, "Hey, I spent ten years of my life working with you. The company assets were from my effort as well as yours."

Well, if he doesn't agree she would obviously have had a much better chance if they had a partnership. As it is, she is considered an employee. Nobody was salaried. They just pooled their income. It was all made out to him and yet she put in countless hours and is certainly responsible for part of what they acquired. Without records, it becomes harder to go back and establish a value on that contribution nine or whatever years later.

I would say, be a partner rather than an employee if you are working in the business with your husband. A partnership has two owners, but you don't have to be equal owners. Nobody requires partners to be equal. We have different kinds of partnerships—there are general and limited.

In a general partnership, each partner has authority to conduct the business and make certain basic decisions. They may not make equal financial contributions to the business, though. That is why you get written partnership agreements. There is not a requirement, however, that even if you have a partnership, you must have a written agreement.

You can have an oral agreement. Say two brothers go into business together who agree to split the profits and losses. Nothing needs to be in writing, yet they still claim to be partners and operate as a partnership, legally and taxwise. There are good reasons why you might want to put your agreement in writing. If one partner has put in 80 percent of the investment and the other only 20 percent contribution, you need an agreement as to who gets paid back first.

You want to be very careful about who your partners are because you share their decisions, good or bad. There might be restrictions in that agreement, for example, that both sign the mortgage on land or any obligations of more than a certain dollar amount. Otherwise, your partnership means that if you go out and buy $25,000 worth of unsaleable merchandise, your partner is going to be stuck with it too. It's an obligation to both of you.

That's one reason why people are wary about partnerships. Family partnerships are more likely to occur because people trust their family more than unrelated people. Being in a partnership means both benefiting and suffering with the other person's best and worst decisions.

Of course, if something happens to one of the partners, the partnership is not really a separate entity apart from the individuals. Even though you will fill out the 1065 Partnership Tax Form every year, the partnership itself does not pay taxes. That, in turn, is shifted and allocated among the partners.

Every year I grind my teeth as I do my own. I am waiting for the day when I can hire an accountant to do it. You fill out pages and tables with allocations between the partners based on receipts along with some percentage for dividing up the debt. Maybe it is 50-50 split; maybe it is a two-thirds to one-third split.

It is a fairly complicated formula for deciding who gets what share of the profit. But that partnership, although taxwise it files a form, doesn't pay any tax. Instead, each partner get a K1 form that shows their share of the profits as well as their share of contributions, investment tax credits and other deductions. They then include that information on their personal 1040.

How you determine each partner's contribution and tax share should be based on documentation in case you get audited. You are going to be in the safest, soundest position if you have a written agreement saying this is how you divide it.

The biggest disadvantage of a partnership is the unlimited liability for the partner's mistakes. That is why we have limited partnerships. With a limited partnership, your liability is limited to the amount of your investment, much like a corporate investment in shares. You are still a partnership as far as a legal entity and as the method for taxation, but you are a limited partner in that you can only lose the amount of your investment.

On the other hand, as a limited partner, you do not have the basic control over the partnership that the general partner does. You must have at least one general partner who is responsible for debts and liabilities. I have never encountered a case where there is a judgement against a limited partner. Limited partners have no control over the business, and in turn, they are liable for their contributions only. If that is $5,000 and the business loss is $10,000, you are responsible for half the loss.

Complications arise in a partnership when somebody dies. Something different has to happen when somebody dies. You don't have the perpetual duration of the corporation. This is the reason for partnership agreements. There are usually detailed buy-out provisions so that business can go without one partner. His or her share is bought out. Maybe the heirs of the dead partner want to buy it. Or insurance may make a buy-out posssible. But it is clear that the partnership cannot continue as it was with one of the partners gone.

One of the requirements I did not mention in regards to the sole proprietorship (and partnerships as well) is the Certificate of Assumed Name. If you conduct business in a name other than your own, like Smith's Welding and Tool Shop, you file that name on a simple form. It is a one time requirement unless you change your name again. It's a form you fill out and publish in the paper.

With a corporation, you have so many other corporate filings. The other reason for filing is to protect your exclusive right to do business with that name. You can't have a name similar or the same as another business. You check on it by calling the Secretary of State's office.

You may have not only a business name to register, but a tradename of a product. Depending on where you do business, you can register the names on a state by state, or nationwide basis. A register in Washington, D.C. lists all names to avoid duplication. Names acquire value in the market place as they become associated with service or products. The most expensive thing is the search. I think an attorney last quoted me $200 and can go up to $400 to register nationally. That's not much to protect a unique name or trademark. On the state level, a 10 or 15 dollar fee applies. Let me clarify one point. A Certificate of an Assumed Name is required, but registering the name nationally is not.

Sometimes names can be very similar. I had a request to register Victorian Estates. They said a Victorian Estate was already filed, but if we used Victorian Estates of Willmar, that was acceptable.

If you want to register a name nationally, hire an attorney who specializes in business name and trademark filing. And register the name before you find out that, gee, there is a store in the next town with the same name. It's happened several times, in my experience, that a name has already been used, or if it's not in use, somebody has the right to it. The best way is to get it clean and get it registered.

To move on, let's talk, finally, about corporations. There are many reasons why you might want your business to be a corporation instead of either a partnership or a sole proprietorship. Larger entities are typically conducted as a corporation. Basically, the corporation is a separate entity, apart from its shareholders. A corporation pays a tax rather than just passing it on to the individuals. A corporation is able to accumulate profit.

On the other hand, a corporation is subject to what people sometimes call a double tax. A corporation pays its tax and then, when the profits are distributed to the shareholders as dividends, the dividends are also taxed as shareholder income. Corporate management tries to work around the double tax by giving employees fringe benefits and other perks. Corporations are allowed to give employees fringe benefits that other business entities cannot afford. Tax laws favor offering accident and health policies, life insurance and other benefits by the corporation by not considering it income to the employees.

Corporations, for their part, are strictly governed by law. The other day I got a thick booklet on the Minnesota Corporations Act alone. That's just the statutes related to incorporation in Minnesota, to say nothing of all tax statutes at the federal level. You have a rigid structure, you have to jump through all the hoops and follow all the steps to become a corporation. This process is required to establish bylaws, regular meetings and minutes, a board of directors and shareholders.

Great bodies of law and many statutes define relationships between what a director can do and what things they cannot do. On the other hand, the corporation is a separate entity that allows continuity. If a shareholder dies, the business survives. The shares owned by the deceased are going to go through an estate, but the corporation's existence doesn't come to an end. Most corporations have what is called perpetual duration. Only if the company decides to dissolve or merge or liquidate would its business life end. The corporation isn't tied to the life of an individual. In fact, it can and often does go on from generation to generation.

The corporation also enjoys protection from liability. You may have somebody who has built up a degree of personal wealth—a nice home, investments and real estate. Then they want to go into business on their own. Well, as you all know, going into business can be very risky. Even the best people get caught in financial binds by making the wrong decisions or deals that don't work out. Suddenly you are in debt over your head, or you get caught in some lawsuits. There can be liabilities that you hadn't bargained on.

If the corporation is set up right, it can go bankrupt without the creditors claiming or taking any of the owner's personal wealth. Only the corporate assets are subject to loss.

The tax setup for corporation is very different from the sole proprietorship or partnership organization. The biggest advantage is that of accumulating income without necessarily paying taxes on all the profits. Corporate income tax rates are very different from individual taxes. I think there is a set rate of 12 percent in the State of Minnesota. If you are an individual making good profits, you can be paying a lot more than that. Individuals pay 15 percent up to $25,000 of taxable income; 18 percent up to $50,000; 30 percent up to $75,000; and the person who is making $75,000 can be paying 40 percent up to $100,000 and I think 46 percent beyond that.

Corporations deduct salaries. They pay their president $75,000 a year and deduct that as any other business expense. It's like that wasn't profit. Individuals can also be building up equity in the corporation that's being taxed at this much lower rate.

Costs to incorporate vary. Every attorney is going to quote you a different amount based on their fees. The general fee is, I think, $85 to the state of Minnesota. It may cost $300-$400 in legal fees to set it up. Beyond that, you buy your minutes book, a corporate seal and you're in business.

Many people choose the Sub-Chapter S, a hybrid between a partnership and a corporation. They want the advantages of a corporation—the ease of transferring shares, the perpetual duration, the protection from liability. For tax purposes, they want to be treated as a partnership.

This is useful when you anticipate losses in the early years of a business. If you have income on the side from something else, like your spouse's full-time employment, you can subtract the losses of your corporation from your personal income tax. Without this Sub-Chapter S status, corporate losses may be carried forward to be used against profitable income, but if the corporation never makes any money, the money is simply gone.

I believe you must decide on Sub-Chapter S status with 75 days after you go into business or within the next calendar year. The law changes so you need to check on it. But this device allows you then to be a corporation, at the same time your losses pass through individual income to help minimize the losses and the costs of setting up a business in the first few years.

You can revoke your Sub-Chapter S status and go back to regular corporate tax status at a later date. There are certain kinds of businesses that are restricted from Sub-Chapter S status. I believe they require a minimum of 35 shareholders. There is also a text of investment income. If you have investment income, like rent from real estate, you probably won't be approved for Sub-Chapter S status.

Also, they limit you to a percentage of your income that can be called taxable income and still be a Sub-Chapter S Corporation. I think it's been increased up to 25 or 30 percent. The trend seems to be toward a greater percentage.

As you become more successful, you pay less taxes going the corporate rate than the individual rate. You get to that certain rate where it costs you more money to be Sub-Chapter S. You reach a point where you are earning enough that you're not worrying about deducting losses from anything. There are other considerations, like the difference between a self-employment tax and social security. As you may be aware, there is a self-employment tax that amounts to 9.35 percent if you have a sole proprietorship or partnership. The corporation was paying a higher rate close to 14 percent on the total of social security. Government gives the small business a break in that regard.

There is not one right way to set up a business. Your decision depends on your situation and what seems best for you at the time.

"I did hear a twist on the story the other day. It went like this: Behind every successful man is a surprised woman."

id it...So Can You!

A PANEL OF WOMEN BUSINESS OWNERS

DEE RYSDAHL

Dee Rysdahl was raised in Faribault, Minnesota, and attended both St. Olaf College and the University of Minnesota, Morris. She graduated in 1971 from Southwest State University. She owns a business, Design By Decor, which she started in 1979 in Marshall. She is the mother of seven children.

The very basic obstacle in my business—I had no idea I would end up in interior design—was just my own feeling of inadequacy. My seven children were all in school and while I could take some comfort in that I had done something by just simply having seven children, I still felt inadequate personally because I thought that I should have a skill that would be a marketable skill. This wasn't because I needed the money, but just because I wanted to feel better about myself. And so it all started when I decided, at one coffee party, that I had had enough coffee parties. I decided we had hashed this old gossip over too many times, and I knew I had to do something. I just had to.

So, I went to a night art class at the local high school. The teacher there for some strange reason encouraged me to go into art education so that I could eventually take over his job. Our house was a block away, it sounded just great. It took me about three years to get done and in that time the teaching situation completely changed. He was there nine years later so there I was all educated and nothing to do because I could not move to another town obviously.

One evening at the dinner table I said to my husband, "You know, in the past two weeks, about a half dozen people have stopped me on the street and said they had a decorating problem they needed help with." It had always been a fun hobby for me. And he kind of, just sort of making conversation said, "You should be in the business." And I thought, that's an idea. And right there I decided yes, I think I'll do that.

Well, I did have the good sense to take an interior design correspondence course which was not as helpful as my college art classes in the end. But then I had a card printed that said Decor by Dee, that's why the name gets fouled up. Its been Decor by Dee before and its been changed in the last few years. And the card said "complete interior design service."

I was so naive, really, that I did not know what complete interior design service was, much less being able to provide it. So, I started out in my house and I was finding out fast how naive I was. First of all I found out that if you want to be in business, people want to know if you are listed with Dun and Bradstreet. Well, fortunately, my husband had a listing with Dun and Bradstreet which they would let me use so I was okay there. Then they wanted to know if I had a store and how many square feet it was. Well, if you're working out of your home they assume you're just a housewife who is trying to get her stuff wholesale. So, they really don't care to do any business with you at all. So, that turned out to be a bit of a problem. That was solved one day when I was away teaching education secretaries in the Lutheran church how to be secretaries. My husband went downtown and bought an old building that was being sold for back taxes.

"...I feel guilty telling you this, that I didn't know what I was doing at all when I started. But I worked hard and I was totally disciplined."

"If I had it to do over again, I sure would. I sure would. It saved my life, almost literally."

And so I was in this building with my children, all of whom were very supportive of this whole venture and my husband was too. And we were all trying to work and make this building presentable on no budget whatsoever practically, when this gal from town came in and said, "I'm interested in what you're doing. Can I work for you?" Well, her husband was an attorney in town and she lived in this big fancy house. I knew that a lady came in and did her cleaning and I thought, this can't possibly last long, but I didn't have the guts to say no. So, I said come tomorrow in your grubbies and you can help us get this place ready. Well, when I saw her grubbies the next day, I figured I knew it wasn't going to take long.

We have been partners now for nine years. People said it wouldn't last six months. That was one of the smart things that I did. She is a tremendous partner. We get along very well because neither of us is picky. I haven't the slightest idea how many vacation days she had last year and she hasn't the slightest how many I had. And now, as it turned out, we ended up moving back to the farm my husband grew up on and I ended up living thirty-five miles away from Madison, which is where the first store is located. So, she pretty much takes care of that store and since I was as close to a good business town as Marshall, I couldn't resist starting another branch in Marshall. And then another good thing happened. My daughter, who also had no idea of becoming an interior designer, ended up going to through the University of Minnesota's four-year interior design course. She is at the Marshall store. And it's a very good relationship.

Anyway, a few other problems, good things and bad. They also don't like you if you're in business if you're small. I mean they call that onesies and twosies. We don't want to sell onesies and twosies. So how they get by this is they will say, "Yes, we have a minimum opening order of $4,000 and if you want to continue doing business with us, you have to do it at a volume of $8,000 a year."

At first I had to rely on a furniture place in Minneapolis that just sold odd lines to dealers wholesale and didn't care how much or who came in. They aren't even there anymore now so I really don't know what I'd do now.

Another difficult part was driving in Minneapolis. The only two minor accidents I've had have been trying to find my way around Minneapolis by myself because my husband obviously couldn't drive me around the Twin Cities, so that was something I had to learn. But that's a really hard part of going into retail on a shoestring, and it's getting more difficult all the time.

There were a lot of roadblocks I ran up against that had I known ahead of time, I don't think I would have had the courage to go ahead and do it. Once I was in it, I found that I had one thing about me that is good—I refuse to fail. And by golly, I wasn't going to let this get me down, and so I just hung in there and hung in there, and if you hang in there long enough you can kind of muddle through. So, I was just at a session last time where they said the lady was so terribly organized. I feel guilty telling you this, that I didn't know what I was doing at all when I started. But I worked hard and I was totally disciplined.

There were some personal problems too, not real serious ones, but ones I was always conscious about. One was the juggling of work and home and marriage. I mean my husband and my children are very important to me and I didn't want to feel that they were neglected. So, it is very difficult to juggle all these jobs and you have to be prepared to face that if you're going to go into a business. And then also, life can't be all work. I know an interior designer in Minneapolis who is well-known for a life that's all work. She no longer is married. I was at a seminar once where she collapsed of exhaustion in the bathroom. You know, I didn't want my life to be a treadmill.

I wanted a hobby, so about three or four years ago, I started taking piano lessons. I don't have a lot of time to practice, but it sure is fun to sit down and give it a whirl. I like to collect original art, so I like to haunt antique shops once in awhile. My husband and I love to travel together, so I am now in a position where I can schedule my own time pretty much, and take time for these other things. At first it was very difficult to do. I did run into a lot of obstacles, but if I had it to do over again, I sure would. I sure would. It saved my life, almost literally.

BEV FRASS

Bev Frass is an independent contractor for Home Interiors and Gifts, Inc., selling decorative accessories on the home party plan. She worked in a factory for seven years and was a receptionist at the University of Minnesota for 18 months before working on her own. She lives on a farm near Hancock with her husband.

When I started home interiors, it was nearly four years ago. At the time, I was working at the University in Morris. I have always worked since I graduated. I decided I wanted to be somebody and not just a name on a timecard. I also wanted to set my own hours rather than an eight to four-thirty job. So I looked at some other possibilities. As Gail has said, my aunt is a manager with Home Interiors and she has been with the company for about fourteen years now and I have always liked to decorate and I have always enjoyed being with people and meeting new people and I like to work. So she said, "Why don't you give it a shot." And I said, "Oh, I just don't know if I can do it." And I was very, very scared.

But it has been four years now and it has been good to me, and I have met a lot of people and made a lot of friends. There are some tax benefits when you do have your own job. I operate out of my home so you have things that you can deduct in your home that otherwise you wouldn't be allowed to. And there are just a lot of other things that you can end up taking off of your taxes rather than paying taxes on at the end of the year. And because we don't have any children and my husband and I have always had pretty good jobs, it was hard for us at the end of the year. We were paying in a lot of taxes. So that is also why I got into my own business, for a little bit of a tax break. I took out a $250 loan when I started, just to see how long it would take me to pay it back, and I had it paid back after two shows. And from then on, it has been clear profit or I have put a lot of my money back into my business in new merchandise and always updating things I carry and changing and just bettering my business all the time. But I started with a $250 loan and there are very few things that you can start for a $250 loan. It has been really good, I don't know what else to say. I love my job, I love people, and I love beautifully decorated things. And that's basically all you need to survive and become a good displayer.

I decided I wanted to be somebody and not just a name on a time card."

MAURINE PEDERSON

Maurine Pederson is general manager of Pederson's Unlimited, a family-owned corporation begun in 1979 that specializes in custom sportswear for retail sales and professional sports teams in the U.S. and Canada. She is chair of the Governor's Council on Rural Development's Small Business Task Force. She formerly owned Maurine's Fabrics for 10 years. She is from Worthington, Minnesota, and studied music at St. Olaf and Macalester Colleges.

I started in business back in 1969 by opening a fabric store. At the time I started, I was too dumb to know that women could not compete with men in the business world. My first experience with the banker, was to go in and talk to him to see about getting financing for my business. He said, "Well, Maurine, you know if you want to get into the business world, you play piano and organ, why don't you go home and teach piano and organ and sell Avon." He said that would be far better for a woman. And I thought, "Well, I'm going to show you. I'm not going to do that."

So, my husband went down to see him the next day to ask for a loan for a fabric store, "Why, of course, no problem." That has been one of the things that I have fought since the beginning of our business. We had the fabric store for ten years. It was sort of good but not doing too well financially. My husband was getting ready to retire from teaching, and the fabric business was not a particularly fascinating job for him. Along with the fabric business, we began to do custom tailoring and custom sewing.

I had a woman come into the store one day with a pair of basketball shorts that she wanted repaired. It turned out that she was the owner of a professional women's basketball team by the name of the Arkansas Gems, if any of you are familiar with them. So, I repaired the shorts and when she came back to pick them up I just made the remark, "Well, you know, if you would have us make your basketball shorts, they wouldn't fall apart so quickly." And then promptly forgot about it.

This was in the spring. Well, in the fall she came back and said, "Were you serious about making our basketball suits?" I thought, "Good grief, what have I gotten into." I had never made one in my life. I thought, "Well, if other people can do it, I can." So I said, "Sure, why not." That was back in about 1963, the first time I talked to her and then about 1973 was the first time I actually made basketball uniforms for them, and we're still making them. So they must be holding together very well.

About two years after that, I was working on another set of uniforms for her and a government type gentlemen came into the store. The government was doing a survey on businesses, and of course, when he discovered that the business was run by a woman, he wasn't sure if he even wanted to stay and talk to me. But I convinced him that I wouldn't hurt him and that I was no threat.

So he stayed and visited, and again I didn't know when to keep quiet and I said, "You know, if my husband and I had the funding, we would go into the manufacturing of uniforms instead of having a fabric store." And he left and nothing more was thought about it. About eighteen months later he called me one day and said, "Mrs. Pederson, were you still interested in going into manufacturing?" Oh boy, what do I do now? And he said, "Well, the government has some grants they are going to be giving out to help rural Minnesota businesses get started, and if you are interested, why don't you put together a package, a financial plan, a market study, and present it to me and we will take it in and see what happens with it." This was a Tuesday afternoon, and I said, "Well, why not." So I said, "When do you have to have this information." "Well, I'm going to the cities Friday morning."

So, of course, with the government it's hurry up and wait, so my husband and I made phone calls for two days. You can imagine trying to put together a financial plan, a business plan, in that length of time. We had to find out how much commercial machines cost, we had to find out how to buy fabric, even though I had been buying for the fabric store for about five to six years. It was a completely different ball game.

In two days we put together a financial plan, a projection, and presented it to him. And our financial aspirations were for a grant of $225,000 which would get the building, the equipment, inventory, and operating capital. We thought, "Wow, we'd be in seventh heaven if we got this."

He took it into the cities and we heard nothing. Four weeks later we still heard nothing. The fifth Monday he called and he said, "Well, you got your grant." Oh wow! He said, "Oh yes, it's for $20,000." So, my husband and I talked it over and said, "Sure, why not." He said, "Let's give it a go." He was still teaching and he said if you want to run the business, I will suppport you in anyway I can.

So we took the $20,000. It was not a grant, but a low-interest loan. So we began. We ordered equipment from the Singer Company to start with. They processed our order and assured me there was no problem with it. We ordered in November and I called in December to see how the order was going. Going fine. I called in January. Coming right along. I called in February. Superb, will ship any day now. I called the middle of February to find out where our machines were; we were opening the first of March. What order? I said, "What do you mean, what order?" "We don't have an order for you."

So, we got on the telephone again and called Minneapolis suppliers and found a company that could deliver machines in two days. So, we were in business. The first three ladies we had working for us were a disaster. So, we fired them all. So, we were down to my husband, myself and a little high school girl who came in two hours a day after school. So, my husband learned to run the sewing machine. And he can put a pair of baseball shorts together like you wouldn't believe.

I did the cutting, he did most of the sewing and the little high school girl came in to inspect, package, clean-up, and we ran a business. The first year we did $20,000 worth of business. We thought this was tremendous. Four years later our sales had gone up about 4000 percent.

I have discovered, like Dee, that if you've done your homework, you go out to compete in the male world, you do not take no for an answer. You persist. You have got your business plan, you know what your market is, you put all of these things together and the banker says "Sorry", don't stop. Have the attitude that by golly, I'm going to show you. Now the banker calls me and says, "What can I do?" He still doesn't help much, but at least he is saying "What can I do?" So, we have accomplished a little bit there.

We have had some sales reps that have been very bad. We had one that was trying to work with some of the pro teams for us. He kept telling us, "Oh, I know Lou Nanne of the North Stars. He and I, we're just like that." I found out, it took him nine months, he couldn't get a license for us to manufacture North Star jerseys. So, I thought, well I'm going to go to the top. I called Lou Nanne and said, "I would like to discuss the contract so and so is supposed to be getting for us." He said, "What contract, who's so and so?" Two days later, I had the contract.

Just last year we had another sales rep who was trying to work with the Minnesota Twins. He worked for fourteen months. Well, you know, they can be awfully hard to work with. You can't get anywhere with them. I got disgusted, called Cal Griffith and two days later we had invitations to the Twins ball game. A week later we had an invitation to dinner. Another week later and we had a five-year contract with the Minnesota Twins.

I have gotten good help from men in the business. Of course, the athletics and sportswear field is very male-dominated. When you call someone, don't say, "I'm just this little lady out in rural Minnesota and I want to start this little shop and I don't have any money and what will you do for me?" That is absolutely the wrong attitude.

You call up and say, "I am Maurine Pederson of Pederson's Unlimited, Inc. I have a sportswear manufacturing company in Paynesville, Minnesota, and I anticipate doing $200,000 worth of business this year. Would you like your share?"

"If so, this is what I want from you. I intend to buy so many yards of fabric this year. I wish to have it shipped so much this month, so much next month and so much the following month," or whatever your situation is. And it is surprising the reaction you get, "Oh yes ma'am, what can I do for you?" Be positive. You are buying from them, you are their customer, they owe you, you don't owe them.

Also, I call up and say we're developing a product prototype and if we're satisfied with your product we could in the future order such and such amounts. However we're not willing to order your minimum until we're sure. So to sum up I say to you, "Do your homework, prepare your financial plan, prepare your business plan, know where you're going, and why. Then go out and do it."

"When you call a banker or supplier don't say, I'm just this little lady out in rural Minnesota and I want to start this little shop and I don't have any money and what will you do for me? You say... 'I anticipate doing $200,000 in business this year. Would you like your share?'"

MARLYS MAHONEY

Marlys Mahoney is a partner with her husband on a 1,300-acre cash grain farm near Appleton, Minnesota. She worked as a bookkeeper for four years after graduating from Appleton High School. She also owns her own business, Country Fabrics, with offices and a display area in her home.

I live at Appleton, Minnesota, 14 miles from nowhere and 17 from Morris. I live on a cash grain farm with my husband and six children. My oldest is 22, then the 21-year-old is followed by twin boys who are 17 and two young girls, 15 and 14 years old.

I have a fabric shop in my home. We built a new home in 1976 so I had the room to have it at my home. I originally started the business by backing into it. I started about ten years ago when my children were much younger, and with no help from my husband. He thought I should stay home and take care of the kids. I really have to say that was part of how I started.

I started with the Fabulous Company in Minneapolis selling fabrics on the party plan. Though I absolutely love to sew, I'm not wild about selling fabric. I really love to sew and to create so I have stuck with it. It's not the best reason, but I'm certainly not making money yet. My business is on the back burner because my family and our farm is most important now and will be until my children are grown. As long as I don't have a storefront, I don't have much overhead so I don't have to be concerned about saying that I'm failing. I'm just kind of putting it on hold. But I do sell fabric by openhouse, using flyers to advertise. Word of mouth is a much better way of advertising as you build customers. I worked with Fabulous until they went out of business in 1973. I enjoyed the party plan sales except that they were booked at the same time I should have been home with my children. Parties were booked a couple of weeks ahead of time. Things would come up and I would feel guilty about leaving my kids. But I gained a lot of new friends and I really enjoyed what I did.

They had a gorgeous line of fabrics from New York and much of it was fabric that came from the ready-to-wear line. We had the room in my home so I bought fabric from them and continued to sell. When they went out of business, I found my own supplier and that has been fun and games. Minneapolis is as far as I can go now because I'm trying to float the business on its own with any money that I put into that comes out of our farm income. My husband says, "You really do have kind of an expensive hobby." That's what he will probably call it if I don't make money in the end. And we have to face that.

But I do it because I do love to sew. All of our family has benefitted somewhat from it. All of our children sew, even our boys. They sew a 4-H outfit every year. One has gone to the State Fair with his outfit. If you don't have profits, there are tax write-offs. I am involved in our farm business. My husband is unlike some young farmers who don't want their wives to have anything to do except the books. "Do my books, but don't tell me how to spend the money, or you can't have the dishwasher, or whatever," they say. My husband thinks I should be in there with both feet as well as doing civic things or things in agriculture.

He has put me in charge of the marketing grain and so on. I borrow money from the bank and get a little on the side for my business. That's not to say that our farm economy isn't in trouble either because economically farmers are having tough times right now. Yet the banker knows what I'm doing. Anyway, that's how I got into my business.

I have added custom sewing to my line of work, too. There are things I can do in the future too with merchandising and making more money. Our girls help us with sewing and by waiting on customers. All my fabrics are displayed in an extra 40 x 16 foot area room. Since I don't get the fashion fabrics, I am carrying a main line of basic fabric and notions. I am going to craft line quilting. People do the expensive kind of sewing such as wool for themselves so the traffic in that type of thing is too low to carry.

I have learned that my business doesn't come before my family. We are encouraging our family to come into our farm business if possible. Our two oldest daughters are going to the North Dakota State University. One is in agricultural education and the other is in agricultural journalism. They have learned how to weld. Marie Clough, a presenter on farm business, talked yesterday about knowing how to weld. Daughters can learn how to weld and I think those are the things that you can bring into your family too.

If you live on a farm, there are many agricultural related lines of business. It doesn't just have to be crafts which may be overdone in a short time. I am considering owning a radio tower with FM system capability to be a central communication station for area farmers away from telephones while out in the field or driving. They could use a walkie talkie to call me. I could be the relay point. There are many things that you can do as a farmer's wife. Start learning through the extension system about marketing grain. Do it on paper. Your husband may not let you have 10,000 bushels to play with, but do it on paper and show him how much you can make on your farm. You'll surprise yourself.

HELEN STAFSHOLT

Helen Stafsholt is a native of Starbuck, Minnesota, who attended Fairview Hospital School of Nursing. She worked in hospitals around the state and country before starting her own consulting business, Professional Health Care Consultants, in Elbow Lake, Minnesota.

Two years ago I started a business that is very different from the kinds of businesses you've been hearing about today. I feel like I'm really new at this since it's only two-years-old, and I wish I could have gone to a workshop like this before I started.

My business is consulting and providing educational opportunities to people who work in health care facilities. So, what I'm selling is a service, not a product, and it's a little bit harder when you go out to try and sell what you have to offer because you have nothing really to show like a baseball uniform. I just have myself and my experiences to sell the kinds of services that I can offer. As a consultant for nursing homes and hospitals, I help them meet their federal and state regulations, help them write policies and plans for nursing procedures, and that kind of thing.

The other part of our business has been to provide continuing education and in-service education within a facility. So, that's been setting up workshops, conducting workshops, coordinating other speakers to come in and do workshops, plus working through the AVTIs in our area. We've really had to make some efforts to get off the ground because there is a lot of competition in the field of continuing education.

Being located at Elbow Lake has been a detriment because it's a very small town out in west central Minnesota. People think, "What can come out of Elbow Lake that would be anything worthwhile going to?" And most of the programs that people will go to are some connected with a college or that come out of Minneapolis or Moorhead or the University at Morris. So, whenever we go to present a workshop, people will say "Well, where do you come from? Are you from Minneapolis?" They are always shocked to hear "No, we're from Elbow Lake. We have an office there." A friend and I are both RNs, and we have been friends for close to ten years. We had been talking about doing this kind of thing because we thought we could do it part-time—set our own hours, you know, just kind of putz around and do this. We found out that it is like working double-time, involving a lot of travel and a lot of experiences that we had never ever planned for

We started the business in my home. We set up our office in my home, got our phone number and our post office box and we were in business. Then we developed a brochure and went to various health care facilities to sell this service. We had some successes. We also got involved with the Alexandria AVTI and that looked very promising. We got involved here in Willmar at the AVTI also.

But when we looked at things at the end of the year, it wasn't looking very good financially. You split things two ways, deducting mileage and all the rest, and my friend decided she wasn't going to be able to continue. About the same time we got a contract with the Minnesota Department of Economic Security to present 36 workshops around the state on the Vulnerable Adults Act which involves workshops on adult abuse and neglect. We just completed those last week. That was a real good feeling because it was a big job to develop a budget and a contract for approval.

We learned a lot through all this. We also brought in a third partner last September and learned that a three-way split is very expensive. It is also very hard on friendship and it is really hard to communicate. Setting up a business where you have three people who are equally involved in the partnership is difficult. We found that it was always a two versus one type of a set-up. The communication was poor. Recently both partners left to go into other types of employment working for other people because they needed more assurance that their income would be secure and guaranteed.

So I'm now on my own. I have learned so much over the last few years and it's going to be interesting to progress from now on as a sole proprietor. The corporation set-up did not benefit us with all the meetings, the minutes, and the tax forms. It made our efforts much more difficult.

Also, I would not recommend going into business with a close friend. The friend I went into business with originally was probably my very best friend but we found our friendship put so many strains on the business and vice versa, that there were several times over the last few years that we just about got a "divorce." It was really, really painful at times. We did eventually, I think, learn to fight, to fight clean, and to be able to voice our disagreements. The strain just about destroys you emotionally to have all this confrontation going on while you're trying to conduct your business and travel around the state together. We learned a lot, but it was hard and I do not recommend it. About a year ago we went to a consulting workshop where the speaker said he would never recommend close friends going into business together.

GAIL NELSON

Gail Nelson is program director of conference and women's programs at the University of Minnesota, Morris. She also owns Second Hand Rose, a retail consignment clothing store. She is project director of Rural Women Mean Business. She has a B.S. in administration and management from the University of Minnesota. She is married and the mother of two.

My second job or third job or wherever it comes in any given week is operating Second Hand Rose, a consignment clothing store which I opened two years ago for a couple of reasons.

I had a full-time job so money was not the primary motive. Money is nice though; I like it a lot. Rather, I saw that people in rural areas didn't have access to good, previously worn (I don't say used) clothing. We had no alternative stores and just a few discount stores in the rural area. I did have a few concerns that in a small population someone would be afraid to be seen in so and so's dress at church. I thought Morris might be a little bit small that way, but in two years people now come from as far away as Minneapolis and both Dakotas to bring clothes to my store.

Word of mouth is the best advertising. Relatives coming to visit family bring their clothing to Morris rather than to resale stores down there. I'm very selective in my store. There are twelve rummage sales going on in town on any given weekend which doesn't seem to hurt my business at all. I have taken great pains to make the store an okay place to be. People shouldn't have to dig through boxes or grovel for clothing. Everything is sized, clean and bright.

I had a few internal conflicts about seeing myself in a very aesthetic store, wanting everything to be glamorous and then I had to go back to why I am here in the first place—to provide a service or a shopping alternative for folks.

You see, I had this grand scheme. I wanted all white bags with big red roses on them. What has happened is that people bring me sacks to use. And that's an important thing. They are helping me. Sometimes I have problems putting a beautiful $50 or $75 suit in a Red Owl bag but they're providing something for me so that I can continue providing a service that isn't going to cost a whole lot of money. I can keep things at a very reasonable level and they can get good quality things. A lot of the business was a service orientation, but what is wonderful is that it's made lots of money.

"People will help you a lot. People will have your dinner ready for you when you get home from the store that makes money.

The economic times were exactly right when I went into business and nothing has gotten much better. It tickles me that for the first time in my life I can probably afford a $60 blouse and not have to feel terribly guilty. But I don't want to spend $60 for a blouse. I want lots of blouses. I love clothes, and that's why I chose this business. I don't want to wear something for ten years either. So, now I have many, many blouses that all cost about $6 apiece and I love every minute of it.

When I started my business, my husband thought I was totally insane and, like Dee, I had no business plans. I just wanted to do it and that's all. I found an empty spot and I semi-calculated what I thought I would need.

All the good advice says that you should be prepared not to make money for two years so I thought about that and I went in to borrow $2,500. Big bucks, right? Never done that before in my life. And, of course, in Morris everyone knows everyone and the banker there for sure knows everyone. He said, "Well Gail, when will Jim be in to co-sign?" And I said, "Well, he's not going to do that." So he said I had to have an insurance policy, then, to guarantee something, "I mean, what do you have after all:" "Well, I make money; I have a job. I make good money. It all comes in this bank, you should know that." Does not compute.

So I borrowed on the insurance policy—two year loan—and paid it back in a little less than a year. I have moved three times, increasing my space each time to accommodate the increasing amount of clothing and business. The second time I went in with all the courage in the world, given my lousy experience the first time, and I said, "I want this much money. I still have a job. My business is making money and I won't pay more than this percent." And he went, "Okay." And I said, "Oh." I was all set to be turned down.

You have to remember that your labor is worth something, so when you go to the banker and you decide how much for supplies, and how much to start your business, include labor for that year. Even though we are owners of our businesses, we often forget exactly that. We go in, with a nonprofit mind set. Now we're a business volunteer, right? Wrong.

My husband said, "Obviously you are going to go do this. You have rented space. What is it that you expect of me? You know, this is foolish, you have enough to do, blah, blah."

I said I need only two things, "Your physical strength if I need you to move racks, and your support if I fall flat on my face. Just be nice to me. Beyond that I don't want anything else, not using your money or whatever." Well, it's so amazing. He's taking care of the store today. He took care of the store yesterday. The store makes money. You get so much support when you make money. I didn't get all that support when it was a nice thing to do for the community. And nice things are boring, you know. Money is not boring.

People will help you a lot. People will have your dinner ready for you when you get home from the store that makes money. They will wash pantyhose for you. I couldn't believe it. It's amazing. He is very, very supportive. I don't know if he would have been supportive if it didn't make money. He hated it when I played bridge every night. He doesn't hate it when I mark clothes every night. It's an interesting kind of thing that happened. Well, enough of all that.

I think we're all used to saying, "I'm just a." It was "just a" housewife to "just a" secretary. Let's not be just a little businessowner too. We've been "just a's" for too long.

The problem is, though, if you don't have a lot of confidence in yourself, you can't barge in with this big front and then have nothing behind it. That's why I found it necessary to finish college and have a lot of good feelings about myself before I actually got into business. I also used the Minneapolis newspaper business section a lot. No matter what you're interested in, there is always a wholesale area in that line and shucks, go in and give it a whirl. They aren't all going to have a big minimum. That has been a helpful resource for me.

CLOSING ADDRESS

The Future of Rural Business: Women

JANE PRESTON

Jane Preston has a B.S. degree in education from the University of Minnesota and a graduate certificate from the American Institute of Banking. She is a former newspaper editor and publisher. She spent 15 years with the Minnesota Department of Education as a vocational-technical education consultant, and 25 years in banking and investments. She has received a variety of awards including the Ramsey County Women's Political Caucus Founding Feminist Award. She is self-employed as an education and training consultant. She lives in White Bear Lake.

"I should warn you that I'm a born optimist."

Twenty-five years in banking, 15 years at the state Department of Education…it's amazing I was able to walk up here without help! Discipline, that's what we heard about at this conference, discipline. I should tell you that I'm a little taken aback and feel a little uncomfortable because I am following such an outstanding group of speakers —Lt. Governor Marlene Johnson, Secretary of State Joan Growe, Carol Bly, and all of your workshop presenters. So, do empathize with me: be kind, be kind.

I should warn you that I'm a born optimist. I started a weekly paper in Rochester, Minnesota, if any of you are familiar with Rochester. My opposition was the *Rochester Post Bulletin*, which was probably the most formidable out-state daily in the state of Minnesota. I started in 1930, in the middle of the Hoover administration, when everybody, including myself, was waiting for Prosperity to come around the corner. I can remember, I would get up early, a little earlier every morning, and look out the window and look for Prosperity.

It didn't come…and I ended up a Dun and Bradstreet business statistic under the failure column. I guess what President Hoover *should* have said was Prosperity is just down the road apiece, because eventually it came.

I could very easily, as I look back, blame my failure on the economy. Not that the economy is not a very definite factor in the success or failure of a business but actually that wasn't the reason. I failed because I knew how to put out a newspaper, but I never really realized a newspaper was a business and I didn't know how to run a business.

I was 19 at the time, the youngest newspaper editor in the state. This can sometimes happen to young people when they go into business. For a while they are sort of a flash-in-the-pan success. I think my ego was all out of proportion, and it never occurred to me that I needed any technical assistance. Although, in my own defense, I might say, technical assistance was not as available as it is today.

I continued to be an optimist when I went into banking with an affiliate of the First Bank Stock Corporation, which was a finance company. I felt that I could do on-the-job training. I could learn about budgeting, collections, credits, all of those things, and I did, and I brought my optimism with me.

Long before women were accepted as officers in banks, there was an opening for an assistant vice president in my affiliate company, and optimistically, with my tail wagging, I went up and approached the senior vice president and told him I was interested in it.

Actually, I was better qualified than the men who were contenders, and I may have indicated that to him, which certainly didn't make any brownie points. He said, "I'm sorry, we tried a woman once and she didn't work out."

And I said, "I tried a man once and he didn't work out." When I saw the expression on his face, I knew I wasn't going anywhere, and I had better change my career.

Along with optimism, I never listened to conventional wisdom, because I think that can stop you from achieving a great number of things. Conventional wisdom at the time, and I think it is probably true now, says that when you are over 35, go hang yourself, starve to death, but you cannot possibly get another job. I was 47 at the time.

But I looked for a new job and I would suggest that everybody read, read, read, because in reading you run across ideas that you can use. You find out about opportunities that you didn't know anything about. I belonged at the time to the American Association of University Women. I read my magazine, and would you believe that 20 years ago there was a crying need for elementary school teachers? I thought, "Why don't I be an elementary school teacher?"

So, I was in charge of eight branch schools and there was a man who was in charge of eight branch schools. There was a salary differential because, of course, he was married and had two children. But I was able to negotiate since all I did was sit in front of a dictaphone in those days and write nasty memos to the branches about their percentage of delinquencies, which they, of course, threw in the waste basket.

I was able to do this job at night, so I came in in the evenings and did my nasty notewriting and went to school full-time in the daytime in the College of Education. And, you know, several times during the conference this weekend, various persons who were experts have suggested that we take very seriously the self-assessment of our talents. It is very important. I was going to be an elementary school teacher, and I began to assess what an elementary school teacher in the lower grades does, and what my particular talents that I could bring to it were. I realized that I wouldn't get the Easter Bunny on the blackboard until Halloween and even if I did you wouldn't be able to tell the difference between the bunny and the pumpkin.

And so I ended up in vocational education as a field instructor. I worked with chambers of commerce in greater Minnesota (known as "out-state" in those days) setting up small business management workshops, drawing heavily on the expertise of others.

As I'm sure you all know, you're never considered an "expert" in your own hometown. Experts, by definition, have to come from the outside. But even though, as a field instructor, I was usually at least 50 miles from home, I was not an expert in every subject we had to cover. (By the way, do you know what a consultant is? A consultant is a person who assists you in making mistakes with confidence.) So, packing and unpacking became the story of my life in those days. Five days a week, week after week, I was on the road.

And I remember during the early and middle-60s, that when I left the Twin Cities on old Highway 10, there was not a good restaurant until you got to the Pine Edge Inn in Little Falls. And just think of the difference, how greater Minnesota has been transformed. It's remarkable! It's miraculous!

And then, from Little Falls you had to go over 100 miles to the next restaurant. That was the Erie Junior in Detroit Lakes. And I kept a little black book, and I had plenty of room in the book for writing down all these restaurants, all 12 of them.

But think of the development on the freeways. Think of the unmet needs of the travelers that are now being met. Unfortunately, in many instances, these needs are being met by people not from greater Minnesota, but by people who have come in from outside and established businesses. But we are going to change all that. Look at the revitalization of the downtowns, of the communities that were just about ready to roll over and play dead when the freeways came in. Now they are talking about developing themes for the communities to attract more and more visitors. That will be new money, and we need every visitor that we can attract into our communities. It means a dollar that wasn't there before. Those are real nice dollars to have. I am inclined to be not only an optimist, but a dreamer.

One area of need that is still unmet today is the idea of hostels. We don't have any hostel system, no network of hostels in the state of Minnesota. And think of the boom in the bicycle business, think of all the young people who could use our hostel system. They would all eventually go home and get married (or else move in with someone) and have children and then come back here with the whole family.

There are only three or four farm vacation accommodations, which are really big in Canada. I just received some material from Ontario on farm vacations. Farm vacations present an opportunity to relive pleasant memories, in most cases, because we tend, as we grow older, to forget everything but the pleasant.

If I use Carol Bly's statistics, (I am off base maybe 7 percent, but that's not much) a very large percentage of male corporate executives, top executives, were born on farms, grew up on farms, and their hearts never left the farms. Most of them go to a major city in order to make enough money so they can buy a farm to retire on. These are the people who have the money and who would like to have their children have the experience of being on a farm for a week or two. It doesn't require a very large investment, because the success of farm vacation experience is that the person who is paying you does the work!

Another concept that is becoming more and more popular, and has been very popular on the East Coast and in Europe for years, is the bed and breakfast establishment. Many people just like the idea that they are getting some of the flavor of the community that they are visiting.

I can remember though, before all this revitalization, before the miracles of the freeways, when the only restaurants except the few outstanding ones which I mentioned, were the little greasy spoons and I mean greasy.

Now, occasionally, it is a long way from the Twin Cities to Baudette, and on the trip the white line will start to waiver. So you figure, "I'll take a chance and stop at that restaurant," and I would often do that.

I would be greeted with the aroma of cold grease. There were dirty windows where I was tempted to write instead of "Kilroy was here", "Preston was here". And there were the tired drapes. And when I used to stop there I'd say, when I ordered my coffee, because I wanted to be helpful, (I am a nice guy, or gal, or whatever...I'm a nice "It.") And I would say, "I take cream with my coffee," and I can remember those experiences. It is still a hassle to get cream for your coffee, which I never understood in a dairy state.

But the waitress often, sort of a prototype, would go off into those mysterious places that waitresses go to, and come back with the coffee. Half of the coffee would be in the saucer and half of it in the cup, and I would say, "I asked for cream," and she would look at me as though she had never seen me before. Obviously, she had not heard me. She didn't remember me.

You know, along with management skills, we are going to have to develop what might be called "youability." And that is, the ability to put ourselves in the other person's place, to see ourselves through the other person's eyes, to hear ourselves through the other person's ears. We should do a mirror test when we are dealing with people, not just customers, not just clients, but our own employees and our colleagues. Do the corners of our mouths go down habitually? When we smile, do we smile with our eyes as well as our mouths?

It's an odd thing about smiles. We don't smile very often when we stop to think about it and yet we are the only creatures that God created with the ability to smile. Cats can't smile. Dogs don't smile. Snakes can't smile. So, why don't we smile oftener since we have this great gift, and make people feel at home and welcome.

I think we have all gone through the "May I help you, may I help you" and we know very well the person really means, "I really was just talking to my boyfriend and you're really interfering." And so, we as customers have come up with the mechanical, "No, thank you. I'm just looking." Mechanical greeting and mechanical response.

Now once it wasn't mechanical. Once, in Brainerd, I pulled into a service station and out came a smiling young man, and he said to me, "May I help you?" and he really meant it. Because obviously I am not going to say to him, "No, thank you. I'm just looking at your gas pumps."

I think we have to learn from our Southern cousins. You know, when a Southern man or woman says, "You all hurry on back," at least it sounds as though that person wants you to hurry back. I have a dim view of the new phrase that's in vogue, you know, the "Have a nice day." Well now, when someone says to me to "Have a nice day" when I pay a bill in a restaurant or wherever it is, and it is 11:30 at night, somehow or other I don't feel they really mean it.

So, I am suggesting that we need to develop people skills as well as management skills. They are both equally important and the people skills are going to be increasingly important because the present administration is committed to an expanding tourist industry in the state of Minnesota. And, again the old optimist speaking, I think we can look forward in the next two or three years to a tremendous explosion in the numbers of people who come to visit Minnesota.

The budget is going to be increased; the Lieutenant Governor has special expertise in the area of promotion and advertising and public relations, and believe me the sky is going to be the limit.

But in the process, we are going to change some attitudes. We are going to have to change an attitude about our state. When we talk about taxes and all the legislators with holes in their heads and all of these things, let's keep it within the family. Let's not talk about it in front of other people. If you don't think much of your community, don't expect me to. I can remember one time pulling into a service station in Luverne, Minnesota. At the time, Luverne had a very good restaurant on the corner, almost kiddie-corner from the service station. A station wagon pulled up and there was a man with a woman, and three small children and a dog, obviously on vacation. He said, after his gas tank was filled, "Is there any good place to eat around here?" The service station man said "Are you kidding?" And he told them about three restaurants in Sioux Falls, South Dakota, 35 miles away.

So, we are going to have to hype ourselves up, to again look at our communities as if we were outsiders because they're such old-hat to us, we don't realize all the assets we have. And in old motels I used to stay in all over the state, it was an indoor sport to go into that old song and dance about what was wrong with city hall and what was wrong with the state of Minnesota, and (often it would go like this) that he could hardly wait to collect his social security, sell this dump, and move out of state.

And then I, the prospective motel customer, would stand there, being ignored, listening to this kind of thing, and then sometimes he would throw the room key at me and it would clatter so loud that he suddenly realized I was there—a very important person, a customer. Then I would be left to stumble around, you know, there would be no lights, and half the room numbers were off. And, being an optimist, I would hype myself up and instead of feeling sorry for myself, the old optimist would rise to the top and say, "Hey, suppose you turned the key in the wrong door some night. A whole new world might open up for you."

He said, I'm sorry, we tried a woman once and she didn't work out. And I said I tried a man once, and he didn't work out."

"I failed because I knew how to put out a newspaper but... I didn't know how to run a business."

I believed in the Equal Rights Amendment before there were any safeguards for women, before there was any pretense about caring what happens to us economically. But I still feel that we need to change, as business people, our attitude toward men in the generic sense of the term. I think we have to realize that they have been socially conditioned, and that what we need to do is to educate them. We need not be militant, but self-assured.

I think along with the women's network, which is so important, we have to become joiners of the power brokers. We have to join businessmen's community organizations, local chambers of commerce. We have to come in with the attitude that we're wanted and that they're looking forward to our input.

It may take a little while, but often times it works. You know we can't spend all of our lives blaming everything that happens on the fact that we are women or blaming it on the men because they, as I said before, are socially conditioned also. And it starts really in this conditioning of the sexes even before we're born. Did you ever stop to think of this: if blue is for boys and pink is for girls and blue is one of the primary colors but pink is a washed out red. So, we don't start out equal, even on colors.

So, in closing, I would like to say that I personally feel that if you really honestly assess your talents and your skills, the positive and negative aspects of your own personality, if you take advantage of the technical assistance that is now available in greater Minnesota, although it formerly was not, if you develop your people skills, if you change your attitude and get ready for the tourist expansion that's coming, the world is your oyster.

In the next few years, greater Minnesota is no longer going to be geographically disadvantaged. We are entering and will be well on the way toward a world of telecommunication, a world of expanded tourist industry and a world of computers, and that will eliminate some of these geographic differences that we have had in the past.

So let me tell you that the sky, and I believe this, the sky is the limit.

Start small and think big. And now I would like to have everybody stand up and I propose a toast to you...the pioneers of greater Minnesota.

Footnotes

[1]Governor's Council on Rural Development, Minnesota Department of Energy and Economic Development, 900 American Center Building, 150 East Kellogg Boulevard, St. Paul, MN 55101, telephone 612/296-3993.

[2]Each of the development regions in the state is represented on the 1 -member Governor's Council on Rural Development.

[3]Ednah D. Cheney, *Louisa May Alcott, Her Life, Letters and Journals*, (1889) Ch. 5. From the 19th Century American Studies collection.

[4]Otto Bremer Foundation, Northwestern National Bank Building, 55 East 5th Street, St. Paul, MN 55101, telephone 612/227-8036.

[5]David C. McClelland, *The Achieving Society* (New York: Irvington Publishers, 1976).

[6]Elizabeth Janeway, *Powers of the Weak: The Book that Explodes The Mystique of Power* (New York: Morrow Quill Paperbacks, 1981).

[7]Minnesota Small Business Procurement Act (Set Aside Program) is designed to help resident small businesses sell their goods and services to the state of Minnesota. Certification is required. For more information, contact the Small Business Coordinator, Administration Building, St. Paul, MN 55155, telephone 612/296-6949 or the Small Business Assistance Center, toll-free 1-800-652-9747.

[8]Procurement Automated Source System (PASS) the federal procurement program for disadvantaged small business. Call the Small Business Administration, 612/349-3544, for more information.

[9]National Association of Women Business Owners (NAWBO) serves the professional needs and interests of 4,000 woman entrepreneurs nationwide; monthly meetings, information on seminars and training programs; Minnesota NAWBO, INC. is the state affiliate. Address: 46 East 4th Street, Suite 412, St. Paul, MN 55101, telephone 612/291-7983.

[10]The annual workshop on Inventors and Innovation is sponsored by the Minnesota Committee on Inventions and Transfer of Technology, a non-profit alliance formed in 1976.

[11]National Alliance of Homebased Business Women (NAHB), founded in 1981 and currently has 1,000 members in 45 states. Address: Box 95, Norwood, New Jersey 07648.

[12]Small Business Administration offers literature, management assistance and loans, 612/349-3550, or SBA Answer Desk toll-free line connects caller with SBA's Office of Advocacy for answers to government-related questions, 1-800-368-5855.

[13]Internal Revenue Service tax information, 1-800-424-1040 (residents outside the Twin City Metropolitan Area).

[14]James J. Hill Reference Library, a business library containing a large selection of materials to help manage a business; Fourth and Market Streets, St. Paul, MN 55102, telephone 612/227-9531.

[15]Stuart Feldstein, *Home Inc.*, (New York: Putnam Publishing Group, 1981).

[16]Minnesota Department of Health, 717 Delaware Street S.E., Minneapolis, MN 55440, telephone 612/623-5000.

[17]Land Stewardship Project is a coalition of interested people who are taking an active role to learn more about ways to protect American farmland from erosion, urban development and other factors detrimental to proper treatment of the land. Contact the Land Stewardship Project, Minnesota Farmers Union, 1717 University Avenue, St. Paul, MN 55104, telephone 612/646-5791.

[18]Women of Many Voices was founded in 1982 as a grass-roots membership organization focusing on economic self-sufficiency for low-income and working poor women in the metropolitan area. Address: Box 8383, Minneapolis, MN 55408, telephone 612/870-1463.

[19]National Congress of Neighborhood Women, 249 Manhattan, Brooklyn, NY 11211.

[20]Women's Economic Development Corporation offers assistance to unemployed or underemployed women in assessing their business ideas, developing a business plan, loan packaging, or advice on management, technique or marketing. Address: 1885 University Avenue, Suite 395, St. Paul, MN 55104, telephone 612/646-3808.